To the Graduate Council:

I am submitting herewith a dissertation written by Donald Collins Jones entitled "A Study of Fringe Benefits At Selected Southeastern Colleges and Universities." I recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Education, with a major in Educational Administration and Supervision.

Francis M. Trusty, Major Professor

We have read this dissertation
and recommend its acceptance:

C. M. Achilles

Malcolm McInnis Jr

Accepted for the Council:

L Evans Roth

Vice Chancellor
Graduate Studies and Research

# A STUDY OF FRINGE BENEFITS AT SELECTED SOUTHEASTERN COLLEGES AND UNIVERSITIES

A Dissertation

Presented for the

Doctor of Education

Degree

The University of Tennessee, Knoxville

Donald Collins Jones

December 1980

30[illegible]6948

Copyright by Donald Collins Jones 1980
All Rights Reserved

## ACKNOWLEDGMENTS

The writer wishes to express his gratitute to the many persons whose assistance enabled the successful completion of this study.

Sincere appreciation is expressed to his doctoral committee: Dr. Francis M. Trusty, Chairman, for his continued interest and support throughout his doctoral program; to Dr. Charles M. Achilles, for his continued assistance and guidance; to Dr. Gerald H. Whitlock and Dr. Malcolm McInnis for their constructive criticism and helpful suggestions in the research study.

The writer is especially grateful to several other persons who were able to offer assistance at crucial times during the study. Thanks go to Dr. Woodrow Wyatt, Dr. Kenneth Tanner, Dr. Frank Leuthold, Stan Huntsman and Dianne Parker. One very special person, Melba Wilkins, was individually responsible for the typing of this study; her assistance and contributions to the successful completion of this study are gratefully acknowledged.

The writer feels a special tribute should be made to his mother, Catherine Jones Baxter, who during the course of this study died on February 27, 1980. The writer would like to acknowledge her love, guidance and support during his life.

Finally, the writer would like to express sincere appreciation to his wife, Pat, who throughout this study gave encouragement and support and his love for his sons, Kyle and Bradley.

## ABSTRACT

The purpose of this study was to determine the fringe benefits available for faculty at 30 selected colleges and universities in four southeastern states and to assess faculty understanding of fringe benefits in the same institutions. The study also compared faculty understanding of fringe benefits by institutional size, type, location, religious affiliation and faculty rank. Data were analyzed on the basis of academic rank, age, sex, length of service, number of children, highest earned degree and academic colleges or department.

Survey instruments were developed by the investigator to obtain the data. The institutional survey instrument included 43 questions designed to elicit descriptive data regarding specific fringe benefits available at each selected institution. The faculty survey instrument was used to determine the understanding of faculty concerning fringe benefits at their campus. Data were compared by Analysis of Variance (ANOVA) and Chi-square statistics.

The major findings of the study were as follows:

1. All institutions provided retirement, group life insurance and health insurance benefits for faculty.

2. Teacher's Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF) was the most frequent type of retirement benefit used in Georgia, Tennessee and South Carolina. In North Carolina the state retirement system and TIAA-CREF retirement benefits were provided most frequently.

3. All institutions contributed toward the cost of retirement benefits for faculty.

4. The most prevalent retirement age for faculty was 65.

5. One hundred percent of small, 79 percent of medium and 50 percent of large institutions provided tuition waiver for faculty.

6. Faculty at private institutions were found to have the highest understanding of fringe benefits, followed by faculty at denominational institutions. The lowest understanding was held by faculty at public institutions.

7. The highest level of faculty understanding by academic rank was found among Professors and the lowest among Instructors.

8. At least 95 percent of all responding faculty exhibited a correct understanding of health benefits regardless of academic rank, age, sex, service, number of children, degree and college or department.

9. Institutions reported that in the next five years new benefit areas may be long-term disability and dental coverage.

10. Faculty reported that during the next five years new benefit areas may be dental insurance, sabbatical leaves and faculty clubs.

Based on the findings of this study, the following conclusions were drawn:

1. Fringe benefits become more critical to faculty as they get older.

2. Fringe benefits are more critical in retention of faculty than in recruiting faculty.

3. Dental insurance appears to be the most likely fringe benefit provided in the next five years at colleges and universities in four southeastern states.

4. Faculty at private and denominational institutions are more concerned about tuition waiver benefits than faculty at public institutions.

5. Faculty understanding of fringe benefits is a function of faculty needs at different times during their careers.

6. Strong administrative interest appears critical in obtaining current information about fringe benefits.

TABLE OF CONTENTS


| CHAPTER | | PAGE |
|---|---|---|
| I. | FORMULATION AND DEFINITION OF THE PROBLEM | 1 |
| | Introduction | 1 |
| | Statement of the Problem | 3 |
| | Purpose of the Study | 3 |
| | Importance of the Study | 4 |
| | Assumptions | 6 |
| | Limitations and Delimitations | 7 |
| | Definitions of Terms | 7 |
| | Questions to be Answered | 10 |
| | Procedures | 11 |
| | Organization of the Study | 17 |
| II. | REVIEW OF SELECTED RELATED LITERATURE AND RESEARCH | 19 |
| | Introduction | 19 |
| | Historical Developments of Fringe Benefits | 22 |
| | Different Types of Fringe Benefits | 29 |
| | Related Studies and Surveys | 38 |
| | Trends and Implications of Fringe Benefits | 54 |
| | Summary | 60 |
| III. | PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA OBTAINED FROM INSTITUTIONAL SURVEY INSTRUMENT | 62 |
| | Introduction | 62 |

CHAPTER PAGE

III. (Continued)

Institutional Data . . . . . 64

Retirement Benefits . . . . . 74

Group Life Insurance Benefits . . . . . 87

Health Insurance Benefits . . . . . 95

Short-Term Disability and Sick Pay Benefits . . . . . 110

Long-Term Disability Income Benefits . . . . . 120

Other Faculty Benefits . . . . . 136

Assessment by Institutions of Faculty Benefits . . . . . 147

IV. PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA OBTAINED FROM FACULTY SURVEY INSTRUMENT . . . . . 156

Introduction . . . . . 156

Demographic Categories of Faculty Respondents . . . . . 158

Faculty Understanding of Fringe Benefits at Each Selected Institution . . . . . 158

Faculty Understanding of Fringe Benefits by Size, Type, Location, Religious Affiliation and Academic Rank . . . . . 164

Faculty Understanding of Fringe Benefits by Academic Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 167

Trends in Faculty Fringe Benefits for Next Five Years . . 246

CHAPTER PAGE

V. SUMMARY, FINDINGS, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS . . . . . 248
Introduction . . . . . 248
Summary . . . . . 248
Findings . . . . . 252
Discussion . . . . . 264
Conclusions . . . . . 270
Recommendations . . . . . 271
BIBLIOGRAPHY . . . . . 273
APPENDIXES . . . . . 280
APPENDIX A. INSTITUTIONAL SURVEY INSTRUMENT AND AGREEMENT TO PARTICIPATE FORM . . . . . 281
APPENDIX B. FACULTY SURVEY INSTRUMENT . . . . . 291
APPENDIX C. INTRODUCTION LETTER . . . . . 296
APPENDIX D. COVER LETTER . . . . . 298
VITA . . . . . 300

LIST OF TABLES


| TABLE | | PAGE |
|---|---|---|
| I. | Number and Percent of Public, Private and Denominational Institutions Responding to Agreement to Participate Form | 65 |
| II. | Number and Percent of Institutions Responding to Institutional Survey Instrument Categorized by Location | 66 |
| III. | Number and Percent of Institutions Responding to Institutional Survey Instrument Categorized by Years of Institution* | 68 |
| IV. | Number and Percent of Institutions Responding to Institutional Survey Instrument Categorized by Kind of Institution | 69 |
| V. | Number and Percent of Institutions Responding to Institutional Survey Instrument Categorized by Denomination of Institution | 70 |
| VI. | Number and Percent of Institutions Responding to Institutional Survey Instrument Categorized by Size of Institution (Student Enrollment--Full-Time Equivalent | 71 |
| VII. | Number and Percent of Institutions Responding to Institutional Survey Instrument Categorized by Number of Full-Time Faculty | 73 |
| VIII. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Retirement Benefits are Available | 75 |
| IX. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Social Security Coverage is Available | 76 |
| X. | Percent of Institutions by Size, Type, Location and Religious Affiliation Providing Types of Retirement Benefits | 78 |

| TABLE | | PAGE |
|---|---|---|
| XI. | Percent of Institutions by Size, Type, Location and Religious Affiliation which Contribute Toward the Cost of Retirement Benefits | 81 |
| XII. | Percent of Institutions by Size, Type, Location and Religious Affiliation which Contributed Toward Cost of Retirement Benefits (A Percentage of Faculty Salary) | 82 |
| XIII. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Faculty Members Made a (Percentage Contribution of Salary) Toward the Cost of Retirement Benefits | 84 |
| XIV. | Percent of Institutions Distributed by Size, Type, Location and Religious Affiliation within Normal Retirement Age Categories | 86 |
| XV. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Group Life Insurance Benefits are Available | 88 |
| XVI. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Faculty Members Made a Contribution Toward the Cost of Group Life Insurance Benefits through a Percentage Contribution of Salary | 89 |
| XVII. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Faculty Members are Eligible, Regardless of Health, for Group Life Insurance Benefits | 91 |
| XVIII. | Percent of Institutions by Size, Type, Location and Religious Affiliation Requiring Waiting Period Before New Faculty Members are Eligible to Participate in Group Life Insurance Benefits | 92 |
| XIX. | Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Selected Methods of Determining Faculty Member Coverage in Group Life Insurance Benefits | 94 |
| XX. | Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Accidental Death and Dismemberment Benefits in Group Life Insurance Coverage | 96 |

TABLE PAGE

XXI. Percent of Institutions by Size, Type, Location and Religious Affiliation in which Health Insurance Benefits were Available . . . . . 98

XXII. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Selected Types of Health Insurance Benefits Available . . . . . 99

XXIII. Percent of Institutions by Size, Type, Location and Religious Affiliation Providing Health Insurance Benefits by Company of Insurer . . . . . 100

XXIV. Percent of Institutions by Size, Type, Location and Religious Affiliation Providing Contribution Toward the Cost of Faculty Members' Health Insurance Coverage . . . . 102

XXV. Percent of Institutions by Size, Type, Location and Religious Affiliation in which Faculty Members Contribute Toward the Cost of Health Insurance Coverage . . . . . 104

XXVI. Percent of Institutions by Size, Type, Location and Religious Affiliation Providing a Contribution Toward the Cost of Dependents' Health Insurance Coverage . . . . 106

XXVII. Percent of Institutions by Size, Type, Location and Religious Affiliation in which Faculty Members Contributed Toward the Cost of Dependents' Health Insurance Coverage . . . . . 108

XXVIII. Percent of Institutions by Size, Type, Location and Religious Affiliation Requiring a Waiting Period Before New Faculty Member is Covered Under Health Insurance Coverage . . . . . 109

XXIX. Percent of Institutions by Size, Type, Location and Religious Affiliation in which Short-Term Disability Income or Sick Pay Benefits Were Available . . . . . 111

XXX. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Selected Short-Term Disability Benefits . . . . . 113

XXXI. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided a Contribution Toward the Cost of Faculty Member Short-Term Sick Pay or Salary Continuation Benefits . . . . . 115

| TABLE | | PAGE |
|---|---|---|
| XXXII. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Faculty Members Contributed Toward the Cost of Short-Term Sick Pay or Salary Continuation Benefits | 116 |
| XXXIII. | Percent of Institutions by Size, Type, Location and Religious Affiliation Requiring a Waiting Period Before New Faculty Member Becomes Eligible for Short-Term Disability and Sick Pay Benefits | 117 |
| XXXIV. | Percent of Institutions by Size, Type, Location and Religious Affiliation Reporting a Variation in Short-Term Disability and Sick Pay Benefits According to Length of Service | 119 |
| XXXV. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Long-Term Disability Income Benefits were Available | 121 |
| XXXVI. | Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Selected Types of Long-Term Disability Income Benefits | 123 |
| XXXVII. | Percent of Institutions by Size, Type, Location and Religious Affiliation Reporting the Length of Time Faculty Member Must be Totally Disabled Before Long-Term Total Disability Income Benefits Begin | 125 |
| XXXVIII. | Percent of Institutions by Size, Type, Location and Religious Affiliation Reporting a Basis for Payment Under Long-Term Total Disability Income Benefits | 126 |
| XXXIX. | Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided a Contribution Toward the Cost of Insured or Self-Insured Long-Term Total Disability Income Benefits | 128 |
| XL. | Percent of Institutions by Size, Type, Location and Religious Affiliation in which Faculty Members Contributed Toward the Cost of Insured or Self-Insured Long-Term Total Disability Income Benefits | 130 |
| XLI. | Percent of Institutions by Size, Type, Location and Religious Affiliation Reporting Provisions for Continuation of Contributions During Disability Under Long-Term Total Disability Income Benefits | 132 |

TABLE PAGE

XLII. Percent of Institutions by Size, Type, Location and Religious Affiliation Reporting Provisions for Continuation of Service Credited Toward Retirement During Disability under Long-Term Total Disability Income Benefits . . . . . 133

XLIII. Percent of Institutions by Size, Type, Location and Religious Affiliation Reporting a Waiting Period Before New Faculty Member is Eligible to Participate in Insured or Self-Insured Long-Term Total Disability Income Benefits . . . . . 135

XLIV. Percent of Institutions by Size, Type, Location and Religious Affiliation Requiring a Maximum Period During which Long-Term Disability Income Benefits are Paid to Faculty Members . . . . . 137

XLV. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Tuition Waiver Benefits for Faculty Members . . . . . 138

XLVI. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Tuition Waiver Benefits for Dependents of Faculty Members . . . . . 140

XLVII. Percent of Institutions by Size, Type, Location and Religious Affiliation in which Sabbatical Leaves were Available for Faculty Members . . . . . 141

XLVIII. Percent of Institutions by Size, Type, Location and Religious Affiliation in which Other Faculty Benefits were Available . . . . . 143

XLIX. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided an Assessment of Faculty Understanding of Fringe Benefits . . . . . 148

L. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided an Assessment of Faculty Satisfaction of Fringe Benefits . . . . . 150

LI. Percent of Institutions by Size, Type, Location and Religious Affiliation which Provided Adquate Attitudes Toward the Categories of Fringe Benefits . . . . . 151

LII. Demographic Categories of Faculty Respondents . . . . . 159

TABLE PAGE

LIII. Total Percent and Mean Percent of Faculty Understanding Concerning Fringe Benefits Available at Each Selected Institution . . . . . 162

LIV. Summary Table for Analysis of Variance of Mean Percents for Faculty Understanding of Available Fringe Benefits by Size, Type, Location, Religious Affiliation and Academic Rank . . . . . 165

LV. Mean Percent for Analysis of Variance Categories Used in Analysis of Faculty Understanding . . . . . 166

LVI. Percent of Correct Faculty Responses to the Question Concerning Retirement Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 169

LVII. Percent of Correct Faculty Responses to the Question Concerning Social Security Coverage Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 170

LVIII. Percent of Correct Faculty Responses to the Question Concerning Types of Retirement Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 172

LIX. Percent of Correct Faculty Responses to the Question Concerning Institution Contribution Toward the Cost of Retirement Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . 173

LX. Percent of Correct Faculty Responses to the Question Concerning Institution Contribution Percentage of Retirement Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 174

LXI. Percent of Correct Faculty Responses to the Question Concerning Faculty Contribution Percentage of Retirement Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . 175

LXII. Percent of Correct Faculty Responses to the Question Concerning Normal Retirement Age Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 177

TABLE PAGE

LXIII. Percent of Correct Faculty Responses to the Question Concerning Group Life Insurance Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 178

LXIV. Percent of Correct Faculty Responses to the Question Concerning Faculty Contribution to Group Life Insurance Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 179

LXV. Percent of Correct Faculty Responses to the Question Concerning Faculty Members Elgibility for Group Life Insurance Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 181

LXVI. Percent of Correct Faculty Responses to the Question Concerning Waiting Period for Group Life Insurance Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 182

LXVII. Percent of Correct Faculty Responses to the Question Concerning Method of Determining Group Life Insurance Coverage Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 184

LXVIII. Percent of Correct Faculty Responses to the Question Concerning Accidental Death and Dismemberment Benefits For Group Life Insurance Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 185

LXIX. Percent of Correct Faculty Responses to the Question Concerning Health Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 187

LXX. Percent of Correct Faculty Responses to the Question Concerning Types of Health Insurance Benefits Available Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 188

LXXI. Percent of Correct Faculty Responses to the Question Concerning Company of Insurers for Health Insurance Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 189

| TABLE | | PAGE |
|---|---|---|
| LXXII. | Percent of Correct Faculty Responses to the Question Concerning Institution Contribution to Health Insurance Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 190 |
| LXXIII. | Percent of Correct Faculty Responses to the Question Concerning Faculty Contribution to Health Insurance Costs Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 192 |
| LXXIV. | Percent of Correct Faculty Responses to the Question Concerning Institution Contribution to Dependents' Health Insurance Costs Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 193 |
| LXXV. | Percent of Correct Faculty Responses to the Question Concerning Contribution to Dependents' Health Insurance Costs Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 194 |
| LXXVI. | Percent of Correct Faculty Responses to the Question Concerning Waiting Period for Health Insurance Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 196 |
| LXXVII. | Percent of Correct Faculty Responses to the Question Concerning Short-Term Disability and Sick Pay Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 197 |
| LXXVIII. | Percent of Correct Faculty Responses to the Question Concerning Short-Term Disability Benefits in Effect Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 198 |
| LXXIX. | Percent of Correct Faculty Responses to the Question Concerning Institution Contribution Toward Short-Term Disability and Sick Pay Benefit Costs Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 199 |
| LXXX. | Percent of Correct Faculty Responses to the Question Concerning Faculty Contribution to Short-Term Disability and Sick Pay Benefit Costs Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . | 201 |

| TABLE | | PAGE |
|---|---|---|
| LXXXI. | Percent of Correct Faculty Responses to the Question Concerning Waiting Period for Short-Term Disability Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 202 |
| LXXXII. | Percent of Correct Faculty Responses to the Question Concerning Variation of Short-Term Disability Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 203 |
| LXXXIII. | Percent of Correct Faculty Responses to the Question Concerning Long-Term Disability Income Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 205 |
| LXXXIV. | Percent of Correct Faculty Responses to the Question Concerning Types of Long-Term Disability Benefits in Effect Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 206 |
| LXXXV. | Percent of Correct Faculty Responses to the Question Concerning Length of Time of Long-Term Disability Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 208 |
| LXXXVI. | Percent of Correct Faculty Responses to the Question Concerning Basis for Payment of Total Disability Income Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 209 |
| LXXXVII. | Percent of Correct Faculty Responses to the Question Concerning Institution Contribution to Long-Term Disability Benefit Costs Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 211 |
| LXXXVIII. | Percent of Correct Faculty Responses to the Question Concerning Faculty Contribution to Long-Term Disability Benefit Costs Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 212 |
| LXXXIX. | Percent of Correct Faculty Responses to the Question Concerning Provisions for Continuation of Contributions in Long-Term Disability Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department | 214 |

TABLE PAGE

XC. Percent of Correct Faculty Responses to the Question Concerning Provisions for Continuation of Service in Long-Term Disability Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 215

XCI. Percent of Correct Faculty Responses to the Question Concerning Waiting Period for Long-Term Disability Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 217

XCII. Percent of Correct Faculty Responses to the Question Concerning Maximum Period Benefits Paid in Long-Term Disability Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 218

XCIII. Percent of Correct Faculty Responses to the Question Concerning Tuition Waiver Benefits for Faculty Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 219

XCIV. Percent of Correct Faculty Responses to the Question Concerning Tuition Waiver Benefits for Dependents of Faculty Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 221

XCV. Percent of Correct Faculty Responses to the Question Concerning Sabbatical Leaves for Faculty Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 222

XCVI. Percent of Correct Faculty Responses to the Question Concerning Other Faculty Benefits Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 224

XCVII. Percent of Faculty Assessment of Fringe Benefits Understanding Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 225

XCVIII. Percent of Faculty Assessment of Fringe Benefits Satisfaction Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . . . 228

XCIX. Percent of Fringe Benefits, by Category, Perceived as Adequate by Faculty Analyzed by Rank, Age, Sex, Service, Number of Children, Degree and College or Department . . . 232

# CHAPTER I

## FORMULATION AND DEFINITION OF THE PROBLEM

### I. INTRODUCTION

Faculty fringe benefits in colleges and universities are a continuous source of interest and concern to administrators and faculty members in educational institutions. Present faculty fringe benefits (1980) are different from those of even a few years ago, due to rising costs and inflation.

For the institution, one goal of fringe benefits is to strengthen the institution by meeting the faculty members' needs at a reasonable cost. Fringe benefits are important to both the administration and the faculty member. The capability of higher education to recruit and retain able faculty is determined in part by the quality of its fringe benefits.

Pritchett and Trieschmann have suggested that faculty fringe benefits such as insurance, pensions, sabbatical leaves, tuition waivers, and other essentially nonsalary remuneration are a significant part of the higher education total compensation package. They found that universities in the South had fringe benefits inferior to those of northern institutions.[1]

---

[1] S. Travis Pritchett and James S. Trieschmann, "Faculty Benefits at Fifty Major Universities," The Journal of Risk and Insurance, XLI, (March 1974), p. 95.

Their study of fringe benefits revealed considerable variation in the quality and quantity of fringe benefits among universities, as well as, in their contribution to the costs of the benefits. This variation is meaningful because poor fringe benefits can be a source of dissatisfaction while, on the other hand, superior fringe benefits are viewed as part of the rewards that motivate faculties to perform at higher levels. The need for faculty members to perceive themselves as having financial security is particularly important in higher education institutions. Becker postulated that fringe benefits are understood to be significantly rewarding and needed by the faculty member.[2] Therefore, it would be wise for university and college administrators to provide essential and preferred fringe benefits to attract and retain competent faculty members.

Where additional contributions are not available, the overall value of fringe benefits can be increased by the administrators' negotiation with insurers for improvement in the level of benefits and policy provisions of current plans.

A review of faculty fringe benefits suggests that a closer look at current fringe benefits and their effect on higher education is needed.

---

[2]William E. Becker, Jr., and Darrell R. Lewis, "Faculty Productivity and the Use of Academic Rewards in Higher Education," Paper presented at the meeting of the Improving University Teaching Proceedings of Fifth International Conference, London, England, University of Maryland, 1979, pp. 9-19.

## II. STATEMENT OF THE PROBLEM

The specific problem of the study was a general lack of knowledge concerning the present status of fringe benefits at institutions of higher education in the southeastern United States. Administrators perceived lack of knowledge and understanding of fringe benefits among faculty members to be an additional part of the problem.

Currently, there is a lack of comparable information on fringe benefits including; inadequate data for making decisions in the area of fringe benefits, the impact of fringe benefits on recruiting and retaining faculty members, and faculty members' understanding of fringe benefits at their particular institution. Trustees, regents, administrative officers and faculty committees in their policy-making and operational roles will find the information gathered in this study helpful in assessing fringe benefits at their particular institution. This informative study was also designed for use by other concerned persons, including individual faculty members, administrators, and other personnel, and those with general interests in educational administration.

## III. PURPOSE OF THE STUDY

The purpose of this study was two-fold:

1. To determine the fringe benefits available for faculty at 30 selected colleges and universities in four southeastern states.

2. To assess the understanding of fringe benefits held by faculty members in the same institution of higher education.

## IV. IMPORTANCE OF THE STUDY

The central purpose of fringe benefits in higher education is to supplement the salary of the faculty member at an institution of higher education. Additional purposes of fringe benefits are financial security, increased performance, reduced faculty turnover, good morale, and job satisfaction. As Mark Ingraham indicated in his study, "Salary is a very good way to pay people, yet salary alone seldom provides the most effective compensation."[3] Salary and fringe benefits constitute the material rewards for work in higher education. Higher education offers far more than its share of nonmaterial compensation rewards that cannot be expressed or valued in monetary terms; fringe benefits play a large part in attracting the men and women who form the faculty and administration of educational institutions. Family financial security depends mainly on regular earned salary, but fringe benefits are added to deal with specific and extraordinary circumstances. These circumstances would include retirement, disability, early death, heavy medical bills, and educational expenses for family members.

Pressures which affect a university or a college are many. They include: (1) inflation, (2) declining enrollment, (3) increasing

---

[3]Ingraham, Mark H. The Outer Fringe (Madison: The University of Wisconsin Press, 1965), pp. 3-4.

governmental regulations; (4) declining tuition revenues and governmental support; (5) expanding attitudes of staff egalitarianism; (6) a rapidly changing job market; and (7) a growing bureaucracy reflected in administrative centralization, consolidation and formalized rules. As a result of these pressures, which are beyond the control of administrators in higher education, many universities and colleges are seeking fringe benefits as one way to retain faculties.

This study reported on the present but was concerned with the future of fringe benefits. Fringe benefit decisions are among those that are closely related to the present and future strengths of the institution, the teaching profession, and the educational system as a whole.

There is a need for current data on faculty understanding of fringe benefits in order that colleges and universities have a competitive edge in providing nonmaterial compensation rewards. These data on fringe benefits will help higher education institutions by:

1. Helping administrators assess the fringe benefits available at selected institutions of higher education in four southeastern states.

2. Educating administrators and faculties on their fringe benefits.

3. Adding to the knowledge base on fringe benefits in higher education.

It is anticipated that the knowledge about fringe benefits produced and compiled by this study will also serve two other purposes:

1. As a guide to the development of general principles of fringe benefit planning for educational institutions and the implementation of these principles in benefit systems, and

2. As an outline for decisions to be made in the establishment or review of fringe benefits.

The present study built a data base on fringe benefits which has been deficient at many institutions. Such a data base is urgently needed because fringe benefit decisions are closely related to the present and future strength of the institution. This study of faculty understanding of the fringe benefits at these selected institutions of higher education in four southeastern states will aid administrators in policy-making decisions and procedures relating to fringe benefits.

## V. ASSUMPTIONS

This study of the availability of faculty fringe benefits and their understanding of fringe benefits was based on the following assumptions:

1. The current literature will reveal the popularity of fringe benefits.

2. It is possible to describe fringe benefits available and to determine the understanding of faculty toward fringe benefits used at 30 selected colleges and universities in four southeastern states by use of survey instruments.

3. Administrators and faculties are knowledgeable about fringe benefits and will respond to a request for information about fringe benefits.

4. The sample was representative of the population at the selected institutions.

## VI. LIMITATIONS AND DELIMITATIONS

1. The study findings were limited to the information and understanding collected by the survey instruments from respondents.

2. The study was delimited to 30 selected colleges and universities in four southeastern states.

## VII. DEFINITIONS OF TERMS

The following terms are defined operationally for the purpose of the study:

Agreement to participate form. The form used by the investigator to determine which institutions will or will not participate in this study.

Chief executive officer. The person who designated the administrator responsible for faculty fringe benefits and selected the academic administrator who provided the investigator with a list of faculty members eligible to participate in the study.

College. An institution of higher education usually offering a curriculum in the liberal arts and sciences and empowered to confer at least bachelor degrees.

Denominational institution. An institution which has a religious affiliation in management. The denominational institutions in this study are Methodist, Baptist, Presbyterian, and Episcopal.

Designated academic administrator. The individual whom the Chief Executive Officer designated to provide the investigator with a list of faculty members.

Designated fringe benefits administrator. The individual whom the Chief Executive Officer designated as the person responsible for faculty fringe benefits.

Faculty survey instrument. The survey instrument used in this study to collect information about faculty understanding of fringe benefits at each of the selected institutions.

Faculty member. The person holding academic rank in an instructional department. The person who completed the faculty survey instrument.

Faculty understanding. The general level of understanding of the faculty member toward fringe benefits at each institution.

Four-year institution. A college or university offering a four-year curriculum above the high school level.

Fringe benefits. Those supplements to salary received by a faculty member at a cost to the individual and/or the institution. Examples of these benefits are medical care, short-term disability income, long-term disability income, life insurance, accidental death insurance, retirement benefits, Social Security, workman's compensation and sabbatical leaves.

Group life insurance benefits. Life insurance benefits provided by the institution where group rates are based on a faculty member's annual salary. Dismemberment benefits and accidental death benefits are part of this benefit.

Health insurance benefits. Those benefits of health insurance including hospital, surgical and medical coverages provided in full or partially by the institutions.

"Informed consent" agreement. The form used by the investigator to provide respondents a means to withdraw consent and to discontinue participation in this study at any time.

Institutional survey instrument. The survey instrument used in this study to collect information about faculty fringe benefits available at each of the selected institutions.

Long-term disability benefits. Those benefits which provide income to faculty members after a disability period of more than six months.

Other faculty benefits. Faculty benefits which do not fall under retirement benefits, group life insurance benefits, health insurance benefits, long-term disability benefits and short-term disability benefits. All other miscellaneous benefits fall under this category.

Private institution. An institution which is managed and supported by a private group or corporation instead of the government. Private institutions may be under the sponsorship of a religious group or sect.

Public institution. An institution controlled by a state.

Retirement benefits. These benefits include Social Security, state or local benefits, self-funded and trusted benefits, and insurance company benefits.

Sabbatical leave. That leave granted to faculty members in recognition of outstanding service and scholarly achievement in teaching, research and extension.

Short-term disability benefits. Those benefits which provide faculty members' income for disability periods of less than six months. Another name for this benefit is sick-pay.

Tuition waiver. A provision which allows a full-time faculty member to take courses at the institution without paying tuition or paying only part of tuition for themselves, and/or spouses, or dependent children.

Tuition exchange program. This program provides mechanisms through which arrangements may be made for sons and daughters of faculty members to attend participating colleges tuition-free if tuition exchange openings exist at the colleges of their choice, and if they are accepted for admission under a Tuition Exchange Agreement.

University. An institution of higher education consisting of a liberal arts college, offering a program of graduate study, and having usually two or more professional schools or faculties and empowered to confer degrees in various fields of study.

## VIII. QUESTIONS TO BE ANSWERED

The following questions served as a basis for the study of fringe benefits at selected southeastern colleges and universities.

1. What are the fringe benefits available to faculty at 30 selected colleges and universities in four southeastern states

according to size, type, location and religious affiliation of institutions?

2. What understanding do faculty members have concerning fringe benefits available to them at each selected institution?

3. What relationships exist between faculty understanding of the fringe benefits actually available on their campuses by size, type, location, religious affiliation and academic rank?

4. What relationships exist between faculty understanding of present fringe benefits by academic rank, age, sex, length of service, number of dependents, highest earned degree and academic colleges or departments?

5. What are the future trends in fringe benefits in the four southeastern states?

## IX. PROCEDURES

The investigator gathered data from 30 selected institutions of higher education in four southeastern states about two areas: (1) fringe benefits available and (2) faculty understanding of fringe benefits available on their campuses. Available fringe benefits at each institution was gathered via an institutional survey instrument (Appendix A) and personal interview with the administrator designated by the Chief Executive Officer, who was called Designated Fringe Benefits Administrator in this study. Faculty understanding of these fringe benefits was gathered via a mailed faculty survey instrument (Appendix B) to a random stratified sample of full-time faculty, who hold the

rank of Professor, Associate Professor, Assistant Professor, Lecturer or Instructor at the 30 selected colleges and universities. Data gathered from these two sources were analyzed in this study.

Population

The population for this study included the full-time faculty who hold rank of Professor, Associate Professor, Assistant Professor, Lecturer, or Instructor at 30 selected colleges and universities in four southeastern states. The 30 selected colleges and universities in four southeastern states were determined and distributed as follows:

1. The investigator used a copy of the 1978-1979 Education Directory, Colleges and Universities, National Center for Education Statistics,[4] to obtain data pertaining to the four southeastern states of Georgia, North Carolina, South Carolina and Tennessee to categorize the institutions by type--public, private and denominational--in each of the four states.

2. The investigator had a random drawing of the institutions by type in each state with two institutions from each state and two at-large draws to make the sample. The institutions were drawn and assigned a number in order of priority by type of institutions. The list of institutions by type was made. The Agreement to Participate Forms (Appendix A) were mailed to institutions by the priority list

---

[4]Arthur Podolsky and Carolyn R. Smith, gen. eds. Education Directory: Colleges and Universities, 1978-1979 (Washington, D.C.: U. S. Government Printing Office, 1979), pp. 86-389.

until ten of the public, private and denominational types granted the investigator permission.

Each designated Academic Administrator provided a list of 1979-1980 full-time faculty for this study. The faculty population was 7, 394. A sample of 364 was selected from the faculty population for participation in this study. A random stratified sample of faculty members was made by assigning each faculty member of the population a number and then drawing the sample from the listed faculty members by the Table of Random Numbers. The sample number was determined from the Table for Determining Sample Size from a given population.[5] This table is based on the following formula.

Determination of Sample Size

$$n = \frac{X^2 N\emptyset (1 - \emptyset)}{d^2 (N - 1) + X^2 \emptyset (1 - \emptyset)}$$

Where N = population

n = sample size

$X^2$ = Chi square

d = error range

$\emptyset$ = (.50 for largest sample size or percent of population with a given characteristic)

---

[5]Chester A. Hauskin, "Estimating Sample Size," Journal of Research Services, III, No. 1 (December, 1963), p. 3.

The Instrument

Since there was no standardized instrument available to determine fringe benefits at selected colleges and universities, the investigator developed the institutional survey instrument (Appendix A) to obtain the data. The institutional survey instrument was the result of a review of current literature in the area of fringe benefits. It consisted of 43 questions designed by the investigator to elicit descriptive data regarding specific fringe benefits. The institutional survey instrument included 43 questions related to retirement benefits, group life insurance benefits, health insurance benefits, short-term disability benefits or sick pay benefits, long-term total disability income benefits, tuition-waiver benefits, sabbatical leaves, and other benefits used by higher education institutions.

The faculty survey instrument (Appendix B) was used to determine the understanding of faculty regarding fringe benefits at their campuses. The instruments used by institutions and faculty members were identical except for the introductory sections, which required institutional data for the institutions and personal data concerning faculty members.

The survey instruments were reviewed and evaluated by a panel of experts which included 11 faculty members, 9 from The University of Tennessee, Knoxville, 1 from Carson-Newman College and 1 from Tusculum College. They were asked to comment on the content, clarity, length and relevance of questions included in the survey instruments.

The instruments were evaluated for content validity by the head of the panel of experts who made meaningful suggestions to the investigator.

Data Collection and Transformation/Reduction Procedures

The institutional survey instrument (Appendix A) was administered to Designated Administrators of Fringe Benefits at the 30 selected colleges and universities starting May 16, 1980 and ending September 1, 1980. An introductory letter (Appendix C) explaining the study and an Agreement to Participate Form (Appendix A) were mailed to the Chief Executive Officer who designated two administrators responsible for faculty fringe benefits. The project director arranged appointments with the Designated Administrator for Fringe Benefits and the Designated Academic Administrator. The investigator administered the institutional survey instrument (Appendix A) and conducted a personal interview with the Designated Administrator of Fringe Benefits at each selected college and university. Instruments were coded to allow identification of institutions and faculties. All institutional and faculty responses were kept confidential. The investigator obtained a list of the faculty members from the Designated Academic Administrator at each selected college and university. The Designated Academic Administrator for the faculty received an orientation about the study from the project director. The investigator administered the faculty survey instrument (Appendix B) to a sample of the faculty members via a mailed faculty survey instrument. A cover letter (Appendix D) and self-addressed, stamped envelope were included

with the faculty survey instrument so that they would be returned directly to the investigator. The period for collecting the faculty survey instrument was June 1, 1980 to September 6, 1980. Instruments collected after September 6, 1980 were not used in the study.

## Analysis

Descriptive statistics were used to examine fringe benefits available to faculty at 30 selected colleges and universities in four southeastern states, according to the size, type, location and religious affiliation of the institutions. The Statistical Package for the Social Sciences (SPSS) version H and program frequencies (one-way frequency distributions with descriptive statistics) were used for question-by-question analyses and description of fringe benefits at institutions. In assessing the understanding of faculty concerning fringe benefits available at each selected institution, the investigator used number, percentage, and mean of faculty responses at each institution. The Statistical Analysis System (SAS) was used in answering question number two.

Analysis of variance was used to determine differences in faculty understanding among institutions by size, type, location, religious affiliation and academic rank. The dependent variable was the percentage of correct responses on the faculty survey instrument. An example of this was question three of the study. For the purpose of this study, an F-ratio was considered statistically significant at the .05 level. If a significant F-ratio occurred, indicating a

difference based on size of institution or type of institution, either Duncan's multiple range test or Scheffe's test for multiple comparisons was used to locate the differences.

On those questions that required a scale response, Chi-square was used to determine whether or not differences in frequencies of responses were statistically different by academic rank, age, sex, length of service, number of dependents, highest earned degree and academic college or department. A difference was considered statistically significant at the .05 level. Chi-square was used, for example, in answering question number four.

Content analysis was used to determine:

What are the future trends in fringe benefits in four south-eastern states? The categories for the content analysis were as follows: (1) personal faculty benefits, (2) tuition-waiver benefits, and (3) institutional benefits on campuses.

Tables were used to display faculty understanding of institutional fringe benefits and to compare institutional data.

## X. ORGANIZATION OF THE STUDY

The study consists of five chapters as follows:

Chapter I contains the general introduction, statement of the problem, purpose of the study, importance of the study, assumptions, limitations and delimitations, definition of terms, questions to be answered, procedures and organization of the study.

Chapter II contains a review of selected related literature and research on fringe benefits in higher education.

Chapter III contains a presentation, analysis, and interpretation of data obtained from the institutional survey instrument.

Chapter IV reports on the data collected from the faculty survey instruments including an analysis and interpretation of the data.

Chapter V contains a survey, findings, discussion, conclusions and any recommendations based on the research conducted.

# CHAPTER II

## REVIEW OF SELECTED RELATED LITERATURE AND RESEARCH

### I. INTRODUCTION

The study addressed a problem that has become increasing acute in higher education in the last decade, "How can colleges and universities best utilize and manage their fringe benefits for faculty members to strengthen the institution by meeting the faculty members' needs at reasonable costs?" The specific purpose of this chapter was to review selected literature on fringe benefits, the historical development of fringe benefits, the different types of fringe benefits, the studies related to fringe benefits and to look at trends and implications of fringe benefits in higher education.

Fringe benefits for college faculty members is an issue to be reckoned with in American higher education. Benefits, such as retirement, group life and health insurance, and long-term disability, have become a significant part of the total compensation package for faculty members. For the faculty member and family, benefits furnish a level of protection against financial risks that salary alone cannot provide.

"The Glossary of Current Industrial Relations and Wage Terms" contained the following definition for fringe benefits:

> Generally, supplements to wages received by workers at a cost to employers. Other terms often substituted for fringe benefits included wage extras, hidden payroll, non-wage labor costs and

supplementary wage practices. The Bureau of Labor Statistics avoids the pitfalls of fringe benefits by use of the phrase "selected supplementary compensation practices."[6]

The American Association of University Professors (AAUP) defined compensation as: "Compensation includes salary, adjusted to a nine-month basis, plus countable fringe benefits." Countable fringe benefits described by AAUP are: "Fringe benefits, in general include only those which the institution makes a definite payment of a specified amount on behalf of and for the benefit of the individual faculty member." The major benefits are contributions by the institution:

1. To Federal Old Age, Survivors, and Disability Insurance (Federal Income Compensation Act [FICA] payments have been calculated at 5.2 percent of the first $9,000 of salary).

2. To retirement programs to the extent that those benefits become vested in the faculty members in five years or less.

3. For life insurance, hospital, and medical insurance and disability income protection.

4. For workman's compensation.

5. For unemployment compensation taxes.

6. For housing allowances or for housing only if an equivalent cash benefit is available to all faculty members who prefer to live in houses other than those provided by the institution.

---

[6]J. D. Dunn and Frank M. Rachel. Wage and Salary Administrations Total Compensation Systems (New York: McGraw-Hill Book Company, 1971), p. 274.

7. For tuition of faculty children only if the institution arranges for cash assistance for all children of faculty members, regardless of the institutions they attend.[7]

The hodgepodge of economic rewards lumped under the terms, fringe benefits, wage supplements, non-wage benefits, social wages, supplementary employee remuneration supplementary compensation and indirect payment practices, all represent rewards for membership in the organization rather than rewards for the job or for performance. There is still one generally accepted definition "indirect compensation." The most used term is still fringe benefits, but supplementary compensation or supplementary payment practices may be gaining in usage.[8]

William C. Greenough and Francis P. King noted that the capacity of higher education to attract and retain able personnel and consequently, to fulfill educational objectives is measured in part by the quantity and quality of its fringe benefits.[9] Although fringe benefit programs historically have been considered a means to recruit and retain faculty members, they are now important aspects of compensation and are recognized as employee entitlements through which certain

---

[7]Travis Pritchett and James S. Trieschmann, "Faculty Benefits at Fifty Major Universities," The Journal of Risk and Insurance, XLI, No. 1 (March, 1974), pp. 93-107.

[8]David W. Belcher, Compensation Administration (Englewood Cliffs: Prentice-Hall, Inc., 1974), p. 361.

[9]William C. Greenough and Francis P. King, Benefit Plans in American Colleges (New York: Columbia University Press, 1969), p. 1.

social and individual needs of the faculty member are met.[10]

Fringe benefits available to teaching and research faculty and academic staff varied widely among colleges and universities within the states and provinces of nations of the world.[11]

The literature and research selected for review in this chapter was especially germane to educational fringe benefits. The chapter was organized into six principal parts: Part I, Introduction; Part II, Historical Developments of Fringe Benefits; Part III, Different Types of Fringe Benefits; Part IV, Related Studies and Surveys of Fringe Benefits; Part V, Trends and Implications of Fringe Benefits; and Part VI, Summary.

## II. HISTORICAL DEVELOPMENTS OF FRINGE BENEFITS

The term "fringe benefits" did not come into use until the 1950's. It has been traced to a gifted regional chairman of the National War Labor Board in the United States.[12]

So-called fringe benefits have come a long way since the days when "passing the hat" was commonplace.[13] Fringe benefits can take

---

[10] Faculty and Staff Benefits (Washington, D.C.: National Association of College and University Business Officers, 1974), 2:8, p. 1.

[11] "Fringe Benefits," The International Encyclopedia of Higher Education, VII, R-S, (1977), p. 3579.

[12] G. L. Reid and D. J. Robertson, Fringe Benefits, Labor Costs and Social Security (London: George Allen & Unwin LTD, 1965), p. 18.

[13] Arthur J. Deric, The Total Approach to Employee Benefits (New York: American Management Association, Inc., 1967), p. 10.

many forms: they can be monetary or non-monetary (psychic). They can vary as to the purpose of the benefit. They can come from many different sources; public and private, and if public, from federal or state government.[14] There has been an explosion in fringe benefits with an increase from 3 percent in 1930 to 26 percent in 1972 of wages and salaries.[15]

The United States Chamber of Commerce, in its 1957 study of fringe costs, noted:

> Differences of opinion regarding what constitutes fringe benefits and how they should be computed indicate the need for a general accepted definition of fringe benefits, and for a uniform method of comparing fringe benefits with employee compensation.[16]

The college faculty member has come a long way since Andrew Carnegie became a trustee of Cornell University in 1890 and was shocked to discover that college professors were paid only about as much as office clerks. The retirement system for higher education provided first by the Carnegie Foundation for the Advancement of Teaching in 1906 and later by the Teacher's Insurance and Annuity Association (TIAA) preceded by many years the development of significant numbers of retirement plans for employees of business and industry. In 1940 some 350 institutions of higher education had formal retirement

---

[14]Leonard R. Burgess, Wage and Salary Administration in a Dynamic Economy (New York: Harcourt, Brace and World, Inc., 1968).

[15]Stanley M. Babson, Jr., Fringe Benefits--The Depreciation, Obsolesence, and Transcience of Man (New York: John Wiley and Sons, 1974), p. 2.

[16]United States Chamber of Commerce, Fringe Benefits 1957 (Washington, Chamber of Commerce of the U.S.A., 1958), p. 25.

plans, and there were only about 1,700 plans in all of business and industry.[17]

The annuity system of retirement benefits was introduced by TIAA and was first made available through the College Retirement Equities Fund (CREF) in 1952.

Colleges and universities,in the middle 1930's, first offered life insurance benefits designed specifically to meet staff members needs for basic economic protection.

The importance of health insurance has long been recognized by colleges and universities. The first hospital insurance plan was started by Baylor University in 1929, and institutions of higher education were quick to participate in other hospital-surgical-medical plans as these were developed in the early 30's.[18]

Andrew Carnegie announced in an April 16, 1905, letter:

> Gentlemen:
>
> I have reached the conclusion that the least rewarded of all the professions is that of the teacher in our highest educational institutions. New York City generously, and very wisely, provides retiring pensions for teachers in her public schools and also for her policemen. Very few indeed for our colleges are able to do so. The consequences are grievous. Able men hesitate to adopt teaching as a career, and many old professors whose places should be occupied by younger men, cannot be retired.
>
> I have, therefore, transferred to you and your successors, as Trustees, $10,000,000 . . . the revenue from which is to provide retiring pensions for the teachers of Universities, Colleges, and Technical Schools in our country, Canada and New Foundland under such conditions as you may adopt from time to time. Expert calculations shows that the revenue will be ample for the purpose. . . .

---

[17] Greenough, loc. cit., p. 2.

[18] Ibid., p. 8.

> I hope this fund may do much for the cause of higher education and to remove a source of deep and constant anxiety to the poorest paid and yet one of the highest of all professions.
>
> Gratefully yours,
>
> Andrew Carnegie[19]

The Free Pension System was reincorporated with a federal charter in early 1906 and took a new name, the Carnegie Foundation for the Advancement of Teaching.[20]

A special commission consisting of representatives from the American Association of University Professors, the Association of American Universities, the National Association of State Universities, and the Association of American Colleges was formed in November, 1916 and was called the Commission on Insurance and Annuities. A statement of principles for college and university retirement planning was published by the Commission on Insurance and Annuities in its 1917 report on the future of pension planning in higher education. The Commission concluded that:

> A college retirement system should rest upon the cooperation and mutual contributions of the college and the teachers. For the assurance of the annuity there must be set aside, year by year, enough to build up a reserve adequate to meet the ultimate benefit payments.
>
> The arrangement with the teacher should be put on a contractural basis.
>
> Inasmuch as the annuities were to originate with colleges that were ready to install retirement systems as a matter of institutional policy, the cost of the annuities could and ought to be reduced by eliminating the element of agent's commission from the premium schedule.

---

[19] Ibid., p. 9.

[20] Ibid., p. 11.

> The greatest freedom of movement of the college teacher from one college to another should be provided for.[21]

Teacher's Insurance and Annuity Association (TIAA) was founded in 1918 by the Carnegie Cooporation and the Carnegie Foundation for the Advancement of Teaching with the cooperation of college teachers, educational administrators and their national associations.

As of December 31, 1979, 3,406 participating institutions were providing one or more TIAA benefit plans for their staff members. These included 3,266 TIAA-CREF retirement plans, and 2,403 TIAA group, major medical, total disability, and life insurance plans. In addition to the 615,000 persons accumulating retirement benefits at the year-end, some 90,000 were receiving TIAA-CREF annuity income.[22] Today, there are 700,000 individuals and 3,400 institutions participating in the nationwide TIAA-CREF benefit system of retirement, life insurance, major medical expense insurance and total disability benefit insurance. TIAA-CREF are non-profit service organizations that provide benefit plans for faculty and staff members of colleges, universities, independent schools, and related non-profit educational associations and research organizations.

The investigator examined fringe benefits on the industrial level to get a comparison with those offered in higher education. The following definitions of fringe benefits were used: fringe benefits

---

[21] Ibid., pp. 15-16.

[22] TIAA-CREF List of Participating Institutions as of December 31, 1979 (New York, N.Y.: Teachers Insurance and Annuity Association--College Retirement Equities Fund, 1979), p. 1.

have become an accepted part of the cost of doing business and are indicative of the significance that benefits have assumed in recent years.[23] The past 15 years have been marked by a new concept of fringe benefits. No longer is a company deemed responsible to provide only adequate wages and working conditions. Industry is now expected to protect the worker against the major economic problems which confront him as an individual and as head of a family.[24]

Fringe benefits before World War II were rare among union demands and when they did appear on the bargaining agenda, they had a low priority.[25]

Fringe benefits, which in 1978-79, constituted 17.5 percent of average faculty salaries and were up from 9.2 percent in 1967-68,[26] still lag far behind business and industry.

Just as taxes have triggered inflationary spirals, benefit costs have led to staggering increases in total compensation expenses. Benefit management requires a more participative and imaginative

---

[23]Michael T. Wermel and Geraldine M. Beideman, How to Determine the Total Cost of Your Employee Benefit Programs--A Guide for a Company Survey (Pasadena: Benefits and Insurance Research Center, California Institute of Technology, 1960), p. 1.

[24]Frances M. Wishert, Fringe Benefits (New York, N.Y.: Reinhold Publishing Corporation, 1959), p. 1.

[25]Donna Allen, Fringe Benefits: Wages or Social Obligations? (Ithaca: Cornell University, 1969), p. 23.

[26]W. Lee Hansen, "An Era of Continuing Decline: Annual Report on the Economic Status of the Profession, 1978-79," Academe, LXV, No. 5 (1979), p. 320.

approach. Employees must be given an opportunity to participate in determining benefits that will be offered to meet their individual needs. The United States Chamber of Commerce study on cost of benefits for the period from 1955 to 1975 stated that such costs have risen at a rate faster than any other component of compensation.[27]

Studies on compensation preferences among workers and managers showed that the preferences of individuals for different benefits varied greatly depending on the following factors: (1) age, (2) sex, (3) number of children, and (4) marital status.[28]

Joseph W. Duva stated that fringe benefit programs included the following:

1. The design of benefits, which require continual review and updating to keep programs competitive, and

2. The professional and efficient administration of these benefit programs.[29]

The Amended Age Discrimination in Employment Act of 1978 will not cover tenured college teachers until July 1, 1982. The mandatory retirement age will be 65 until the new law goes into effect raising

---

[27]John B. Hanna, "Can the Challenge of Escalating Benefit Costs Be Met?" The Personnel Administrator, XX, No.9 (1977), p. 51.

[28]Edward E. Lawler, "The Mythology of Management Compensation," California Management Review, IX, No. 1 (1966), p. 222.

[29]Joseph W. Duva, "Challenges Facing Employee Benefit Managers," Risk Management, XXIV, No. 10 (1977), p. 37.

the mandatory age to 70.[30] The 1978 amendment sets age 70 as the earliest permissable age for mandatory retirement, with certain exceptions, including a temporary exemption for tenured employees until July 1, 1982. In addition, some states have enacted laws with varying dates for implementation that affect the use of mandatory retirement age to preclude age-mandated retirement altogether.[31]

## III. DIFFERENT TYPES OF FRINGE BENEFITS

Fringe benefits available to teaching and research faculty and academic staff varied widely among colleges and universities within the United States and particularly in the southeastern section of this country. They varied widely also within segments of higher education--public, private and denominational institutions.

In most states fringe benefits in public institutions are similar to those of other public employees and the private college and university benefits tend to be more or less uniform because of competitive situations.

Non-financial benefits are a significant part of the compensation package of the academic community.

Faculty members looking for new appointments usually estimate the monetary value of all fringe benefits received in the present situation and compare this estimate with the benefits being offered by

---

[30]Donald E. Sullivan, "Never Too Old," The Personnel Administrator, XXIII, No. 6 (1978), p. 54.

[31]"Statement of Principles on Academic Retirement and Insurance Plans," Academe, LXV, No. 6 (1979), p. 404.

the new employer.[32] Fringe benefits are usually provided for teaching and research faculty, academic staff and non-academic personnel.

Major categories of fringe benefits in higher education are retirement, insurance and miscellaneous or other benefits.

Retirement

Greenough and King identified retirement plans in higher education in the following categories:

1. Teacher's Insurance and Annuity Association and College Retirement Equities Fund (TIAA-CREF).

2. Government retirement systems, including state employee systems, state teacher systems, municipal systems, and the United States Civil Service retirement system.

3. Self-adminstered or trusted retirement plans.

4. Commercial insurance company plans.

5. Church pension plans.[33]

National Association of College and University Business Officers (NACUBO) stated that the retirement plan was basic to the benefit program and of all benefit plans, it usually represented the largest single financial commitment. In determining the adequacy of retirement plans, consideration must be given to such factors as:

1. Classes of personnel to be included.

---

[32]"Fringe Benefits," The International Encyclopedia of Higher Education, VIII, R-S (1977), p. 3580.

[33]William C. Greenough and Francis P. King, Benefit Plans in American Colleges (New York, N.Y.: Columbia University Press, 1969), p. 22.

2. Amount of retirement income to be provided.

3. Waiting periods.

4. Retirement age and/or length of service.

5. Average age of employees and employment turnover.

6. Vesting or ownership of retirement benefits.

7. Sharing of costs.[34]

Bastable and Brady explained that TIAA-CREF participants had four basic types of retirement income options from which to choose:

1. Single-life annuity.

2. Life income with a guaranteed period.

3. Installment refund--not available in CREF.

4. Survivor annuity, with or without a guaranteed period.[35]

Ernest J. Griffes states, "We have major changes occurring in our profession as we are faced with the elimination of the practice of mandatory retirement." He noted that long-term disability (LTD) benefits very often are more extensive than retirement benefits so that an employee working beyond 65 who becomes disabled, if long-term disability was available, would realize a larger benefit from a disability benefit than from a pension.[36]

---

[34]Faculty and Staff Benefits, (Washington, D.C.: National Association of College and University Business Officers, 1974), 2:8, p. 3.

[35]C. W. Bastable and Gerald P. Brady, "TIAA-CREF Retirement Options and Considerations," Academe, LXV, No. 2, (1979), p. 112.

[36]Ernest J. Griffes, "Changes Created by the End of Mandatory Retirement," The Personnel Administrator, XXIII, No. 8 (1978), p. 13.

Arnold E. Reif found that faculty members in 80 to 90 percent of private colleges and universities, and in 40 percent of public institutions, were eligible to participate in the Teacher's Insurance and Annuity College Retirement Equities Fund (TIAA-CREF) retirement programs. The choice of how to allot one's contributions between TIAA and CREF is therefore an important one.[37]

Graebner reported that pension benefits would bring security, a release from anxiety and independence.[38] Teachers, like workers, respond to the pension benefits with an awakened appreciation of what they have invested in the plan.

King and Cook reported that retirement plans in higher education fell into six major categories:

1. State and local (city, county, district) systems set up exclusively for teachers.

2. Public employee retirement systems (state and local).

3. Teacher's Insurance and Annuity Association and College Retirement Equities Fund (TIAA-CREF) plans.

4. Self-funded or trusted (non-insured) plans.

---

[37]Arnold E. Reif, "TIAA or CREF?," AAUP Bulletin, LXIV, No. 2 (1978), p. 16.

[38]William Graebner, "The Origins of Retirement in Higher Education: The Carnegie Pension System," Academe, LXV, No. 2 (1974), p. 100.

5. Commercial insurance company plans.

6. Church pension plans.[39]

The retirement plan is by far the most significant of all fringe benefits for faculty members. The cost is much greater than that of the other benefits and in the total compensation package the retirement plan normally stands second only to salary.

Insurance

The types of insurance covered in fringe benefits of higher education usually include: group life, health, short-term disability, and long-term disability.

The International Encyclopedia of Higher Education listed the following insurance benefits:

1. Major medical insurance. Insurance to pay for hospital and services, usually above the minimum amount specified to be paid by employee.

2. Disability insurance. Insurance to provide income for employee during total, temporary or permanent disability due to injury or illness.

3. Life insurance. Group life insurance provided by college--amount related to salary.

---

[39]Francis P. King and Thomas J. Cook, Benefit Plans in Higher Education (New York, N.Y.: Columbia University Press, 1980), p. 31.

4. Health insurance. Insurance to pay certain hospital costs and fees of physicians and surgeons as specified in policy.[40]

In secondary education, The Executive Educator reported the following types of insurance benefits as:

1. Dental insurance.
2. Medical-surgical insurance.
3. Group hospitalization insurance.
4. Vision care insurance.[41]

NACUBO reported the insurance plans as follows:

1. Medical care. The medical care plans of college and universities usually are basic hospital-surgical-medical and major medical coverage.
2. Short-term disability income.
3. Long-term disability income.
4. Life insurance.
5. Accidental death insurance.[42]

Greenough and King stated that there were three general types of life insurance coverage for employee groups in higher education:

1. Group term.

---

[40]"Fringe Benefits," The International Encyclopedia of Higher Education, VII, R-S (1977), p. 358.

[41]"Perk-Up: Superintendents Report Fringe Benefit Gains," The Executive Educator, I, No. 9 (September 1979), p. 6.

[42]"Faculty and Staff Benefits," (Washington, D.C.: National Association of College and University Business Officers, 1974) 2:8, pp. 2-3.

2. Collective.

3. Group permanent.

They reported that group accidental death and dismemberment insurance was a subsidiary feature that was often added to group life insurance plans at additional cost to institutions or individuals.[43]

Insurance has become the second most important benefit for employees in higher education as compared to retirement plans in cost and importance.

Other Benefits

The other benefits offered by institutions of higher education are sometimes called miscellaneous benefits. These include:

1. Tuition waiver for faculty members.
2. Tuition waiver for dependents.
3. Formal program for sabbatical leaves.
4. Legal services.
5. Business travel accident insurance.
6. Key man insurance.
7. Supplementary life insurance.
8. Annual physical examinations.
9. Group automobile insurance.
10. Group homeowners insurance.

---

[43]William C. Greenough and Francis P. King, Benefit Plans in American Colleges (New York, N.Y.: Columbia University Press, 1969), o. 125.

11. Counseling services on investment insurance--estate planning problems.

12. Faculty housing.

13. Mortgage loans.

14. Personal loans.

15. Faculty travel expenses.

16. Leave of absences.

17. Faculty club.

18. Faculty parking.

19. General campus facilities and events.

20. Credit union.

The Tuition Exchange Program is a program of 156 institutions throughout the United States, that provides mechanisms through which arrangements may be made for sons and daughters of faculty members to attend participating colleges tuition-free, provided that tuition exchange openings exist at the colleges of their choice and that they are accepted for admission under Tuition Exchange Agreement.[44] The tuition exchange program was in use at numerous private and denominational institutions.

The investigator reviewed 45 faculty handbooks for miscellaneous types of fringe benefits available at southeastern institutions. The summary of the various miscellaneous benefits included:

---

[44]Tuition Exchange Membership List, March 1979, Given to investigator by Mr. Weston Plymale, Shorter College, Rome, Georgia, June 6, 1980.

1. Military leave.
2. Campus stores and dining hall benefits.
3. Fishing and hunting benefits.
4. Identification cards.
5. Discounts at bookstore.
6. Cultural events.
7. Discounts on athletic tickets.
8. Tax sheltered annuities.
9. Funeral leave.
10. Maternity leave.
11. Credit union.
12. Publication benefits.
13. Jury duty.
14. Voting privileges.
15. Purchasing of a house.
16. Golf course privileges.
17. Moving expenses.
18. Financial assistance in home construction.
19. Garden plots.

The miscellaneous fringe benefits varied from one institution to another, each having different benefits to meet their specific needs.

# IV. RELATED STUDIES AND SURVEYS

## Studies

There are 11 studies pertaining to fringe benefit programs for faculty members in colleges and universities. Five of these studies were conducted by Teacher's Insurance and Annuity Association (TIAA) at the national level between 1940 and 1980. A comprehensive review of literature failed to reveal any study conducted along the specific lines of faculty understanding of fringe benefits in higher education institutions in the southeastern states.

The first TIAA study published in 1940, reviewed the development of plans for retirement income from the beginning of this century to the close of the year 1939. The 1940 study covered only the retirement plans in higher education and some 350 institutions had formal plans at that time.[45]

The next TIAA study was published in 1948. The study found further growth in retirement plan coverage and reported that although 40 percent of colleges and universities in the United States did not have retirement plans, the institutions without retirement plans employed only 15 percent of faculty members. The study found that "one out of four colleges now has group or collective life insurance plans in operation." The 225 United States institutions that have life insurance plans employ 44 percent of the college teachers, and about

---

[45]Francis P. King and Thomas J. Cook, Benefit Plans in Higher Education (New York, N.Y.: Columbia University Press, 1980), p. 1.

four of the plans cover non-academic employees as well as faculty members and administrative officers.[46]

The third study completed by TIAA was published in 1959. The study covered a wide range of fringe benefits:

1. Retirement.
2. Life insurance.
3. Basic hospital-surgical-medical insurance.
4. Major medical.
5. Short-term and long-term disability insurance.

Between 1948 and 1959, a near-explosion in fringe benefits protection took place. In the early 1950's, public and private institutions of higher education were brought into the Social Security program on a voluntary basis. Additionally, the growth of health insurance included basic hospital-surgical-medical plans, and major medical which was added in the late 1950's. For the first time, group long-term disability income insurance was made available to colleges and universities through the joint efforts of the Ford Foundation and Teacher's Insurance and Annuity Association (TIAA).[47]

The next TIAA study was published in 1969. The study covered four major staff benefit areas:

1. Retirement benefits.

---

[46] Ibid.

[47] Ibid., p. 2.

2. Benefits for survivors in the event of death during working years.

3. Benefits to cover the expenses of illness or injury.

4. Income benefits during disability.

The study included all United States colleges and universities offering a bachelor's degree or higher. A total of 1,232 institutions responded to the questionnaire on fringe benefits. This study reported on benefit coverage for faculty members, administrative personnel, and clerical and service employees. The three earlier studies emphasized benefits for faculty members and administrative officers.[48]

The 1969 study summarized the benefits:

1. Retirement plans were virtually complete, with only a small gap in the coverage of clerical and service employees.

2. Life insurance coverage was between 85 to 90 percent of all employees in institutions reporting a life insurance plan.

3. Basic hospital-surgical-medical insurance was available in 90 percent of the institutions.

4. Major medical coverage had grown rapidly, so that about 85 percent of clerical and service employees and nearly 95 percent of faculty members and administrative officers were covered.

5. Short-term sick pay or disability plans covered about 80 percent of employees.

---

[48]William G. Greenough and Francis P. King, Benefit Plans in American Colleges (New York, N.Y.: Columbia University Press, 1969), pp. 3-4.

6. Long-term disability income coverage was reported for faculty members and administrative personnel at half of the institutions, employing about 70 percent of the people.[49]

The 1969 study showed substantial growth in all benefits during the last decade with the exception of retirement benefits because they were almost universal a decade ago.

The 1960's witnessed rapid growth in the junior and community colleges all across the United States. A study of fringe benefits in these institutions was published in 1971. The data from that study indicated that programs in benefit coverage comparable to the four-year institutions. The 1971 study stated that there were somewhat higher levels of short-term sick pay and disability coverage and long-term disability income plans reported by the two-year colleges in 1971, compared with the four-year institutions in 1969. The major differences reflected the greater number of two-year institutions in the public sector, with more formalized sick pay plans, and more long-term disability income coverage provided through public employees and teacher retirement systems.[50]

The fifth TIAA study was published in 1980. The purpose of the 1980 study was to describe the current status of benefit planning in higher education. This study reported the quantitative information

---

[49]Francis P. King and Thomas J. Cook, Benefit Plans in Higher Education (New York, N.Y.: Columbia University Press, 1980), p. 2.

[50]Ibid., pp. 2-3.

of the 2,092 educational institutions that participated. The study covered the four principal staff benefit areas:

1. Retirement benefits.

2. Benefits for survivors in case of death.

3. Benefits to cover medical expenses.

4. Income benefits due to disability for short or long periods.

Of the 2,955 educational institutions that comprised the study universe, all were United States colleges or universities, public or private, offering post-secondary education, including junior, community and four-year colleges and universities.[51]

The highlights of the 1980 study by TIAA were:

1. Virtually all institutions of higher education reported a retirement plan.

2. TIAA-CREF retirement plans and public retirement systems for teachers or other public employees constituted the main type of retirement plans in higher education.

3. Among the private four-year colleges and universities, TIAA-CREF retirement plans are reported for faculty by 86.7 percent of such institutions.

4. Group life insurance plans are reported for faculty by 85.7 percent of all institutions of higher education.

5. Health insurance plans are reported for faculty by 98.7 percent of all institutions.

---

[51] Ibid., p. 5.

6. Plans providing employees with income during short-term periods of absence due to sickness or injury are reported by the great majority of the two-year colleges and four-year colleges and universities.

7. Pension or group insurance plans providing long-term disability income benefits for faculty members are reported by 92.3 percent of public four-year colleges and universities, and by 76.3 percent of private four-year institutions.[52]

Another study, under the sponsorship of the Association of American College and Teacher's Insurance and Annuity Association, was conducted by Mark H. Ingraham in 1963. The study was concerned about the faculty benefits that are available other than annuities and insurance. Ingraham investigated the following sections:

1. Faculty housing.
2. Mortgage loans.
3. Personal loans.
4. Faculty travel expenses.
5. Leaves of absences.
6. Faculty club.
7. Faculty family education.
8. Faculty parking.
9. General campus facilities.
10. Privileges of retired faculty and faculty widows.

---

[52]Ibid., pp. 6-16.

11. Other faculty benefits.

12. Experiences in recruiting and retaining faculty.[53] The American Colleges and Teacher's Insurance and Annunity Association study was conducted by Mark H. Ingraham with the collaboration of Francis P. King in 1966. Ingraham investigated the total compensation of chief administrative officers in United States colleges and universities. The study was done to get information on the total compensation and working conditions of ten colleges and university administrative positions. These positions included.

1. President.
2. Academic Vice-President.
3. Dean of the liberal arts college.
4. Dean of the graduate school.
5. Director of libraries.
6. Chief business officer.
7. Dean of students.
8. Director of admissions.
9. Registrar.
10. Director of development.[54]

---

[53]Mark H. Ingraham, The Other Fringe (Madison: The University of Wisconsin Press, 1965), p. 1.

[54]Mark H. Ingraham and Francis P. King, The Mirror of Brass--The Compensation and Working Conditions of College and University Administrators (Madison: The University of Wisconsin Press, 1968), p. 270.

There are benefits in which faculty members should be treated more favorably than administrators. Instances of these are:

1. Retirement age. It may be wise to have retirement ages as early as 65 for administrators and as late as 70 for faculty members.

2. Children's education. In some institutions it may well be more embarassing to have the child of the president or dean enroll than the child of a faculty member.

3. Tenure. The administrator, in general, should not have tenure as an administrator, and at times it may be difficult to provide tenure for him in any subordinate position or in a department.

4. Leaves. Although improved provisions should be made for leaves for administrators, in many places it will be a long time before there is as ample a leave provision for the administrator as for the faculty member. This is no excuse for discontinuing favorable conditions for the faculty member.[55]

There are benefits in which administrators should be treated more favorably than faculty members. Some instances are:

1. Entertainment allowances. The provision of entertainment allowances for the president, the development officer, and the dean of students should be priority. Faculty housing and special aid for their upkeep are examples.

---

[55]Ibid., pp. 262-263.

2. Travel allowances. Allowances that clearly recognize that travel is a central activity of many administrators are essential. Certain officers or people may be assigned a car for their exclusive use.

3. Retirement provisions. Retirement provisions could reflect more than at present any differences in normal retirement age between administrators and faculty member and any insecurity on the part of the administrators because of lack of tenure.[56]

There was a study of faculty benefits at 50 major universities. The study was conducted by S. Travis Pritchett and James S. Trieschmann. Completed in 1972, it looked at faculty benefits by athletic conferences. The study of faculty benefits showed that the level of benefits and university contributions to the cost varied considerably among the 50 major universities in 1972. The study reviewed five benefit categories as follows: retirement plans, group life insurance, health insurance, disability income insurance and miscellaneous benefits.[57]

The primary findings of the study included:

1. That universities located in the South had inferior benefits to those located in the North.

---

[56]Ibid., p. 263.

[57]S. Travis Pritchett and James S. Treischmann, "Faculty Benefits at Fifty Major Universities," The Journal of Risk and Insurance, XLI, No. 1 (1974), p. 93.

2. That universities with non-urban locations had superior overall benefit plans relative to universities in urban locations.

3. That there were some indications of superior benefits in private universities.

4. The group of southeastern universities had inferior total benefits.

5. There was no evidence that poor benefit plans were compensated for by higher salaries.

6. It is in the best interest of a university to compare its benefit package with that of other universities with which it competes in the job market.

7. The private-state results were mixed, the private universities had superior retirement plans, miscellaneous benefits and university contributions, but had inferior long-term disability and major medical benefits.

8. Benefits for the Big Ten Athletic Conference were superior to those of all but one other conference in the study, the Atlantic Coast Conference.[58]

A ninth study was done by the Faculty Senate Benefits Committee at Virginia Polytechnic Institute in 1978. This study used a questionnaire to obtain data from 116 institutions of higher education, which included 50 major land grant institutions and 66 additional universities, both public and private. The major investigation was in

---

[58]Ibid., pp. 106-107.

the area of retirement, liability protection, health care benefits, life insurance and other benefits.

The data highlights and major findings of the Virginia Polytechnic Institute study were:

1. Almost 75 percent of all the universities responding, including some 60 percent of the land-grant institutions, provided a fixed-contribution retirement plan for faculty, and TIAA-CREF was the overwhelming favorite.

2. The vast majority of existing retirement programs provided benefits (over and above return of faculty contributions plus interest) for spouses of faculty who die prior to retirement.

3. A substantial majority, 74 percent, of surveyed institutions provided a group disability income plan for their faculty, funded, at least in part, by the employer.

4. Seventeen percent of the universities currently had some form of pre-paid regular dental care coverage.

5. Twenty two institutions provided a major medical limit of at least one million dollars.

6. Over 90 percent of the responding universities provided group life insurance financed at least in part by the employer.

7. Twenty seven institutions assumed the entire cost of the group life insurance for their faculty. Among responding land-grant institutions, the average employer contribution was roughly 70 percent of the total cost.

8. Almost 66 percent of the institutions provided some form of life insurance protection for retired faculty.[59]

David H. Atkinson, Director, Higher Education Insurance Programs for Coordinating Board, Texas College and University System, conducted a study comparing the retirement programs available to public employees of higher education for the 1977-78 academic year in the 50 states. The study compared retirement programs in the following areas:

1. Maximum salary for compensation (ceiling).
2. Employee and employer (state) contributions.
3. Retirement age and years of service--normal and early.
4. Retirement benefits--normal and early.
5. Cost of living increases.
6. Vesting required number of years in the state.
7. Formula used in calculating retirement benefits.
8. Number of years maximum salary determined.[60]

The eleventh study Tennessee State Board of Regents (SBOR) Fringe Benefits Study examined the three main areas of insurance, retirement and other benefits. The two major recommendations of the study were:

---

[59]"Report #1, Faculty Senate Benefits Committee," Virginia Polytechnic Institute, July 1978, pp. 3-4.

[60]David H. Atkinson, "Comparison of Retirement Programs Available to Public Employees of Higher Education 1979-78," (Austin: Coordinating Board, Texas College and University System, November 20, 1978), p. 1.

1. In the area of disability income, the group policy be modified to provide disability income up to 60 percent of the salary.

2. Dental insurance should not be included in the group policy at this time.[61]

Surveys

The investigator obtained six surveys on fringe benefits in higher education. These surveys were from Teacher's Insurance and Annuity Association in New York, The University of Georgia, Mississippi State University, American Association of Collegiate Registrars and Admissions Officers survey (AACRAO), Carruth's survey, and the AAUP annual survey of faculty compensation, 1977-78.

The first survey, TIAA-CREF's, "Survey of Retirement and Insurance Plans in Higher Education," was a questionnaire that included sections on retirement plans, life insurance plans, health insurance plans, short-term disability and sick-pay plans, long-term total disability income plans, and other benefit plans. The survey was conducted for general employee categories--faculty members, administrative and other employees.[62]

Another survey was obtained from James S. Trieschmann at the University of Georgia, in April, 1979. This survey was entitled "Survey

---

[61]Emerson H. Fly, "SBOR Fringe Benefits Study," Office of the Vice President for Business and Finance, The University of Tennessee, Knoxville, January 10, 1979, pp. 1-2.

[62]James S. Trieschmann, "Survey of Retirement and Insurance Plans in Higher Education," Teachers Insurance and Annuity Association--College Retirement Equities Fund, January 1978, pp. 1-12.

of Insurance, Pension, and Other Employee Benefits," and it was a questionnaire assembling information relative to employee benefit programs at selected universities. The questionnaire included sections on retirement plans, group life insurance, group health insurance, disability income and other employee benefits.[63]

"Survey of Fringe Benefits" from Mississippi State University, was a general benefits questionnaire to collect data on paid vacations, paid holidays, sick leave, paid personal leave, extended leave of absence, retirement, hospitalization and major medical insurance, dental insurance, long-term disability insurance, life insurance, short-term disability, tax-sheltered annuity, jury duty, employee parking, service awards, and other significant employee benefits.[64]

The fourth survey, "Report on the Annual Survey of Faculty Compensation, 1977-78," by AAUP was based upon 2,652 institutions of higher education data. Salary levels of full-time faculty members increased an average by 5.3 percent from academic years 1976-77 to 1977-78. The compensation levels or salary plus the institution's or state's contribution to major fringe benefits increased by 5.9 percent. The differences between the increase in salary and that of compensation can be explained in part by the increase in Social Security taxes,

---

[63]James S. Trieschmann, "Survey of Insurance, Pension, and Other Employee Benefits," University of Georgia, September 1972. Obtained by investigator April 1979, pp. 1-10.

[64]"Mississippi State University Questionnaire, Survey of Fringe Benefits," April 1979, pp. 1-11.

medical insurance premiums and higher unemployment and workman's compensation taxes.[65]

In 1976-77 the American Association of Collegiate Registrars and Admissions Officers (AACRAO) Committee on Organization and Management Responsibilities of Registrar Activities collected, compiled, and examined national data on administrative salaries and published the results in "A Survey of Salary Levels in the Admissions and Records Profession." This same AACRAO committee recognized the need to investigate an additional admission to institutional compensation--fringe benefit programs.

In the fall of 1978, a survey form was developed and sent to ten AACRAO-member institutions. The survey requested information on fringe benefits available to admissions and records professional staff members. The form was divided into two parts:

1. Institutional data, which reflected general information concerning the institutions size and control, and admissions and records office, number of professional staff and their titles and ranks.

2. Fringe benefits data, which covered life and medical insurance, retirement, vacation, income protection, and general additional benefits.

---

[65]William B. Simpson, "Report on the Annual Survey of Faculty Compensation, 1977-78," AAUP Bulletin, LXIV, No. 3 (1978), p. 194.

The survey also requested information on contributions made by the individual staff members and the institution to each benefit.[66]

On May 15, 1979, Harvey Carruth of the Faculty Senate Fringe Benefits Committee, The University of Tennessee, Knoxville surveyed by means of a questionnaire the members of his committee in establishing the priorities in fringe benefits. The questionnaire was 14 questions in length and covered the following:

1. Encourage 100 percent state payment of group life and health insurance premiums.

2. Encourage state payment of most or all of the cost of the retirement programs for employees.

3. Evaluate group dental insurance plan.

4. Evaluate state paid tuition for faculty and state employee dependents.

5. Evaluate the state sponsored group health insurance supplement to medicine for retired.

6. Encourage the state to make detailed disclosure of fringe benefit program receipts, disbursements and revenues.

7. Attempt to clarify for ourselves the extent to which The University of Tennessee, Knoxville faculty members are employees of the

---

[66]"Beyond the Salary: Institutional Fringe Benefits," College and University, LIV, No. 4 (1979), p. 331.

State of Tennessee and make a list of benefits and privileges available to faculty members.[67]

In conclusion (pertaining to fringe benefits for faculty and staff members in higher education institutions) the 11 studies spanned the years from 1940 to 1980. As reflected by the studies, during this period fringe benefits in higher education have come to occupy a significant place as part of the total compensation of faculty members, administrative officers, other professional personnel, and the support staff of clerical and service personnel. Much of the credit should go to the Teacher's Insurance and Annuity Association (TIAA) which has conducted most of the related research. Credit should go also to the institutions and individuals who have surveyed this vital part of the total compensation package, which includes fringe benefits.

## V. TRENDS AND IMPLICATIONS OF FRINGE BENEFITS

In the last 10 to 15 years we have seen employee fringe benefits increase, as a percentage of base compensation, from the 10 to 15 percent range to the present 30 to 50 percent range in industrial settings. Schultz stated that the time has come when all benefit costs should be projected annually and compared to other costs and projected income. He summarized that we will have to adjust our thinking, with respect to employee benefits. Traditional methods and approaches will

---

[67]Harvey Carruth, "Establishing Priorities for Next Year's Activities," Memorandum to Members of the Faculty Senate Fringe Benefits Committee, The University of Tennessee, Knoxville, May 15, 1979, p. 3.

have to be examined and challenged. New concepts will have to be developed and tested.[68]

Becker and Lewis pointed out that in American higher education today, there are growing faculty attitudes which favor a more equal distribution of salaries and other rewards. They concluded that a complex and diverse system of rewards has evolved as faculty and administrators have attempted to achieve control of these resources necessary for their adoption to increasingly bureaucratic and financially pressured institutions. Whatever the pattern, the important point is that faculty review and screening for whatever purposes has always been and will always be a part of the various reward systems in higher education.[69]

The AAUP Bulletin reported that the uninterrupted rise in average total compensation (salary plus supplementary benefits) continued until 1972-73. However, attention now has turned to the effects of inflation on purchasing power and whether real compensation levels in the academic profession can ever be maintained in the

---

[68]Richard Schulz, "Benefit Trends," The Personnel Administrator, XXII, No. 7 (September 1977), pp. 18-19, 35.

[69]William E. Becker, Jr., and Darrell R. Lewis, "Faculty Productivity and the Use of Academic Rewards in Higher Education," Paper presented at the meeting of the Improving University Teaching Proceedings of Fifth International Conference, London, England, University of Maryland, 1979, pp. 9-19.

long run.[70] The trend in faculty compensation has reached trying times and the future looks bleak.

The implications for fringe benefits for faculty members are looked at from the following viewpoints:

Belcher reported that fringe benefits in industry have grown rapidly over the years and the growth shows no signs of abating. One study found that benefits have expanded allowing for inflation that almost triple the growth rate of wages and salaries and predicted that they would reach 50 percent of payroll by 1985.[71]

Tuckman and Vogler stated that the market for part-time faculty has been growing rapidly. They suggested that part-time faculty working more than half-time were somewhat more likely to be eligible for fringe benefits than other part-time faculty. The conclusions on part-time faculty and fringe benefits indicated a wage differential that favors full-timers relative to part-timers, whether measured in terms of hours or course load. The data also indicated that the fringe benefits were more frequently available to full-time faculty members.[72]

---

[70]Walter Abbott, "Not Nearly Keeping Up: Commentary on Trends in Real Faculty Compensation in the United States," AAUP Bulletin, LXIV, No. 2 (May 1978), p. 86.

[71]David W. Belcher, Compensation Administration (Englewood Cliffs: Prentice-Hall, Inc., 1974), p. 363.

[72]Howard P. Tuckman and William D. Vogler, "The Part in Part-Time Wages," AAUP Bulletin, LXIV, No. 2 (May 1978), pp. 76-77.

Scharff looked at the battle over taxing fringe benefits. Many tax analysts feel that fringe benefits offer more in the way of administrative headaches than potential tax revenue. If the government decides to pull the chain on fringe benefits, it may be hard to distinguish those that are significant from those that are not.[73]

Lenrow and Milo noted that the Revenue Act of 1978 covered a wide range of taxation, the general affect of the Act was not to make substantial changes, but be prepared for the fringe benefits changes in the future. The Revenue Act of 1978 has barely opened the door to new aspects of taxation.[74]

Burton estimated that by 1985 as much as 50 percent of payroll will be reflected in benefits. The preceding statement means that for every dollar received by an employee, the employer will be putting aside for the employee one more dollar for fringe benefits.[75]

McLane reported that faculty age projections across the country prepared by the Carnegie Commission on Higher Education a few years ago suggest:

---

[73]Edward E. Scharff, "The Battle Over Taxing Fringe Benefits," Money, VII, No. 10 (October 1978), pp. 53-55.

[74]Gerald I. Lenrow and Ralph Milo, "Travel and Entertainment Expenses, Deferred Compensation and Fringe Benefits Under the Revenues Act of 1978," Best's Review, LXXIX, No. 10 (1979), p. 58.

[75]Arthur H. Burton, Jr. "Employee Benefits--Up, Up and Away," Risk Management, XXVI, No. 1 (January 1978), p. 38.

1. That all post-40 component of college and university faculties, which accounted for 55.9 percent in 1970, would rise to 62.1 percent by 1980, 87.5 percent by 1990.

2. The percentage of teachers under 35, which stood at 28.2 percent in 1970, would fall to 21.4 percent in 1980 and a mere 3.8 percent in 1990.

The implications of those age profiles are chilling![76]

Leslie and Teh-WeiHu completed a study on the financial implications of collective bargaining. They specifically looked at the direct effects of bargaining upon faculty salaries and fringe benefits and on the institutional financial ledgers. They compared public, private, two and four year institutions in the area of salaries versus fringe benefits. They concluded that collective bargaining did not appear to have led to changes in the fringe benefits to total compensation ratios for faculty in higher education.[77]

Today, pay comes in many different kinds of fringe benefits as well as actual cash. Usually, workers underestimate the value of fringe benefits, as well as their cost to the employer. In addition,

---

[76]Charles B. McLane, "The Malaise of Tenure Decisions: A Proposal for Senior Faculty Reassignment at Sixty," Academe, LXV, No. 2 (March 1969), p. 133.

[77]Larry L. Leslie and Teh-WeiHu, "The Financial Implications of Collective Bargaining," Journal of Education Finance, III (Summer 1977), pp. 32-53.

the policy of giving everyone the same benefits means that some people receive fringe benefits that they do not value.[78]

The salary and fringe benefit package, like all negotiating functions, should reflect a relatively balanced input from all personnel, staff, administrators and faculty members in deciding the fringe benefits package for their particular institution. The central theme for all business offices is: "How much will the benefit cost?"[79]

Woodcock stated, "The phrase 'fringe benefits' is in my view a misnomer, for it suggests peripheral subject matter. In reality, fringe benefits have evolved into a central subject in collective bargaining." He projected that the fringe benefits of the future will undoubtably take forms which are not expressed today or which are just beginning to emerge. We are engaged in the difficult job of redefining the work ethic, the satisfactions derived from work, and the prerogatives of management and labor. Fringe benefits will reflect these and other changes in society.[80]

David Allen stated, "Once a fringe benefit program is fouled-up, anything done to improve it only makes it worse." So, as you look

---

[78]Edward E. Lawler, III, Pay and Organizational Effectiveness: A Psychological View (New York, N.Y.: McGraw-Hill Book Company, 1971), pp. 253-254.

[79]John L. Grogan, "The Business Office Function in Negotiations: The Salary and Fringe Benefit Package," School Business Affairs, XLV, No. 1 (January 1979), p. 22.

[80]Leonard Woodcock, "Perspective on Fringe Benefits," Risk Management, XXI, No. 6 (June/July 1974), pp. 10-19.

at fringe benefit programs and their costs, take a cue from a couple of courting porcupines--proceed carefully, very carefully.[81]

The implications for fringe benefits for faculty members and administrators in higher education are very widespread and the complexities of the 1980's are uncertain with the declining enrollments, inflation and the many financial pressures facing institutions at this time.

## VI. SUMMARY

In summary, the introductory part emphasized the definition, importance, and capacity of fringe benefits for faculty members and administrators, as well as the vital aspects of compensation in higher education. The second part traced the historical developments of fringe benefits from the beginning of the Carnegie Foundation for the Advancement of Teaching and its founder Andrew Carnegie's leadership in preserving our great profession. The literature relating to the different types of fringe benefits available in higher education institutions was reviewed through numerous faculty handbooks. In the fourth part, the studies and surveys related to fringe benefits for faculty members were reviewed, and the TIAA's role in research related activities in fringe benefits was emphasized. The fifth part dealt with trends and implications in fringe benefits in higher education, and the chapter concluded with some short remarks. This review of

---

[81]David Allen, "Fringe Benefits--The Not So Invisible Cost," School Business Affairs, XXXXII, No. 8 (August 1977), p. 189.

selected related literature and research provides insight for better understanding the presentation and analysis of the questionnaire data pertaining to fringe benefits at the study's 30 selected colleges and universities.

# CHAPTER III

## PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA OBTAINED FROM INSTITUTIONAL SURVEY INSTRUMENT

### I. INTRODUCTION

Data presented in this chapter were secured by the administration of the institutional survey instrument and a personal interview with the administrator designated by the Chief Executive Officer, who was called the Designated Fringe Benefits Administrator. Some examples of job titles for those administrators included Vice Chancellor for Finance, Director of Personnel, Dean of University Extension, Payroll Officer, Vice Chancellor for Business and Finance, and Business Manager.

The data obtained from the institutional survey instrument are analyzed statistically and presented in tables and by written description. The University of Tennessee, Knoxville Computer Center assisted the investigator in keypunching the data directly from the institutional survey instruments. Descriptive statistics were used to examine fringe benefits available to faculty at 30 selected colleges and universities in 4 southeastern states, according to the size, type, location and religious affiliation of the institutions. The Statistical Package for the Social Sciences (SPSS) version H and program frequencies were used for question-by-question analysis and description of fringe

benefits at each institution. SPSS provided absolute frequencies, relative frequencies (percent), adjusted frequencies (percent) and cumulative frequencies (percent) with their totals.

The data in this chapter are presented under nine major headings corresponding to the institutional survey instrument. These are: institutional data, retirement benefits, group life insurance benefits, health insurance benefits, short-term disability and sick pay benefits, long-term total disability income benefits, other faculty benefits, and assessments by Administrator of fringe benefits.

A total of 30 usable institutional survey instruments was collected, which represented approximately 56 percent of the total sample. The timetable of institutional visits is listed below:

| Date | Number of Visits |
|---|---|
| June 1, 1980 | 8 |
| June 15, 1980 | 3 |
| July 1, 1980 | 2 |
| July 15, 1980 | 2 |
| August 1, 1980 | 6 |
| August 15, 1980 | 3 |
| September 1, 1980 | 6 |
| Total | 30 |

The number and percent of responses to the Agreement to Participate Form are presented in Table I. Agreement to Participate Forms were mailed to the Chief Executive Officer of 54 institutions in four southeastern states and 56 percent of the institutions responded. Sixty three percent of the public institutions responded. Fifty nine percent of the private institutions responded and 48 percent of the denominational institutions returned their Agreement to Participate Form. Of the total response, each type of institution was equally represented with 33 percent. Two institutions responded after the deadline of September 1, 1980 and were not included in the total. The investigator observed a hesitant attitude on the part of some administrators to participate in the study on fringe benefits because of the lack of time available.

## II. INSTITUTIONAL DATA

The data in Table II show the number and percentage of institutions responding to the institutional survey instrument categorized by the location of the institution. The largest percent of institutions responding (33 percent) was located in Georgia. The next largest percent of institutions was located in Tennessee and South Carolina. The smallest percent of institutions responding (13 percent) was located in North Carolina. The total sample included institutions located in Georgia, Tennessee, South Carolina and North Carolina.

TABLE I

NUMBER AND PERCENT OF PUBLIC, PRIVATE AND DENOMINATIONAL INSTITUTIONS RESPONDING TO AGREEMENT TO PARTICIPATE FORM

| Type of Institution | Sample | Number of Responses | Percent of Sample Responses | Percent of Total Responses |
|---|---|---|---|---|
| public | 16 | 10 | 63 | 33 |
| private | 17 | 10 | 59 | 33 |
| denominational | 21 | 10 | 48 | 33 |
| Total | 54 | 30* | 56 | 100 |

*Two institutions responded after deadline of September 1, 1980 and are not included in total.

TABLE II

NUMBER AND PERCENT OF INSTITUTIONS RESPONDING TO INSTITUTIONAL SURVEY INSTRUMENT CATEGORIZED BY LOCATION

| Location | Number | Percent of Total |
|---|---|---|
| Georgia | 10 | 33 |
| Tennessee | 8 | 27 |
| South Carolina | 8 | 27 |
| North Carolina | 4 | 13 |
| Total | 30 | 100 |

The data in Table III show the number and percentage of institutions responding to the institutional survey instrument categorized by years (the number of years of study offered at an institution) of the institution.

Eighty seven percent were four-year institutions and 4 or 13 percent offered more than 4 years of education. According to the data, a large majority of responding institutions have a four-year program, while a small minority of responding institutions offer programs beyond the four-year program, such as graduate and professional.

The data in Table IV show the number and percentage of institutions responding to the institutions survey instrument categorized by the kind of institution. Sixty percent were designated as colleges. Forty percent were designated as universities. The investigator identified the kind of institution from the name of the institution given on the data collected from the institutional survey isntrument. According to the data, a larger percentage of responding institutions in the sample were colleges, than universities.

According to the data in Table V, Methodist institutions were the largest denomination, followed by the Presbyterian, Baptist, and the Episcopalians. The denominational institutions comprised 10 or 33 percent of the total institutions in the sample while non-denominational institutions accounted for 20 or 67 percent of the institutions.

The data in Table VI show the number and percentage of institutions responding to the survey instrument categorized by size

TABLE III

NUMBER AND PERCENT OF INSTITUTIONS RESPONDING TO INSTITUTIONAL SURVEY INSTRUMENT CATEGORIZED BY YEARS OF INSTITUTION*

| Years of Institution | Number | Percent of Total |
|---|---|---|
| four year | 26 | 87 |
| other | 4 | 13 |
| Total | 30 | 100 |

*The number of years needed to complete the program offered.

TABLE IV

NUMBER AND PERCENT OF INSTITUTIONS RESPONDING TO INSTITUTIONAL SURVEY INSTRUMENT CATEGORIZED BY KIND OF INSTITUTION

| Kind of Institution | Number | Percent of Total |
|---|---|---|
| college | 18 | 60 |
| university | 12 | 40 |
| Total | 30 | 100 |

TABLE V

NUMBER AND PERCENT OF INSTITUTIONS RESPONDING TO INSTITUTIONAL SURVEY INSTRUMENT CATEGORIZED BY DENOMINATION OF INSTITUTION

| Denomination of Institution | Number | Percent of Total |
|---|---|---|
| Methodist | 4 | 13 |
| Baptist | 2 | 7 |
| Presbyterian | 3 | 10 |
| Episcopal | 1 | 3 |
| non-denominational | 20 | 67 |
| Total | 30 | 100 |

TABLE VI

NUMBER AND PERCENT OF INSTITUTIONS RESPONDING TO INSTITUTIONAL SURVEY INSTRUMENT CATEGORIZED BY SIZE OF INSTITUTION (STUDENT ENROLLMENT--FULL-TIME EQUIVALENT)

| Size of Institution (Student Enrollment) | Number | Percent of Total | Designation |
|---|---|---|---|
| less than 1,000 | 12 | 40 | Small |
| 1,000 - 9,999 | 14 | 47 | Medium |
| 10,000 - 39,999 | 4 | 13 | Large |
| Total | 30 | 100 | |

of institution according to full-time equivalent student enrollment. Forty percent of the institutions responding to the survey instrument had less than 1,000 students. Responding institutions with 1,000 to 9,999 students numbered 14 or 47 percent. Thirteen percent of the responding institutions had 10,000 to 39,999 students. The investigator classified institutions with less than 1,000 students as small institutions, 1,000 to 9,999 students as medium institutions, and 10,000 to 39,999 students as large institutions.

The total full-time equivalent student enrollment of the 30 responding institutions was 123,665 students. Overall, 99,880, or 81 percent of the students, were from public institutions, 8,605 or 7 percent were from private institutions and 15,172 or 12 percent were from denominational institutions.

The data in Table VII indicate the number and percentage of institutions responding to the survey instrument categorized by number of full-time faculty. Seventy percent of the responding institutions employed less than 100 full-time faculty, 20 percent of the institutions employed 100 to 999 full-time faculty, and full-time faculty in institutions with a faculty of 1,000 and over numbered 10 percent.

The total full-time faculty of the 30 responding institutions numbered 7,394. Overall, 6,144 or 83 percent of the faculty were from public institutions, 527 or 7 percent from private institutions and 723 or 10 percent were from denominational institutions.

TABLE VII

NUMBER AND PERCENT OF INSTITUTIONS RESPONDING TO INSTITUTIONAL SURVEY INSTRUMENT CATEGORIZED BY NUMBER OF FULL-TIME FACULTY

| Number of Full-Time Faculty | Number | Percent of Total | Designation |
|---|---|---|---|
| less than 100 | 21 | 70 | Small |
| 100 - 999 | 6 | 20 | Medium |
| 1,000 and over | 3 | 10 | Large |
| Total | 30 | 100 | |

## III. RETIREMENT BENEFITS

The retirement benefits for faculty at 30 colleges and universities in 4 southeastern states are examined in this section. The Designated Administrator for Fringe Benefits at each responding institution was asked to indicate the retirement benefits available for faculty at their institution. This section covered retirement benefits availale, Social Security, types of retirement benefits, institutional and faculty contribution to retirement benefits, and normal retirement age. Data are presented in tables by percentages of responding institutions and in a text format. The investigator examined fringe benefits available to the faculty at these 30 selected colleges and universities in four southeastern states according to the size, type, location and religious affiliation of the institutions.

The data in Table VIII revealed that all institutions regardless of size, type, location and religious affiliation have retirement benefits.

Table IX shows the percent of institutions by size, type, location and religious affiliation in which Social Security coverage is available. By size of institution, 92 percent of the small and medium institutions responded that all faculty were covered; 75 percent of the large institutions disclosed that all faculty were covered and 25 percent disclosed that some faculty were covered.

By type of institution, 80 percent of the public institutions indicated that all faculty were covered under Social Security and 20

TABLE VIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH RETIREMENT BENEFITS ARE AVAILABLE

| Retirement Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N=8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| yes | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| no | 0 | | | | | | | | | | | | | | | |

TABLE IX

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH SOCIAL SECURITY COVERAGE IS AVAILABLE

| Social Security Coverage | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N=8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| yes - all faculty | 90 | 92 | 92 | 75 | 80 | 100 | 90 | 100 | 88 | 75 | 100 | 100 | 100 | 67 | 100 | 90 |
| yes - some faculty | 10 | 8 | 8 | 25 | 20 | | 10 | | 12 | 25 | | | | 33 | | 10 |
| no | 0 | | | | | | | | | | | | | | | |

percent said that some faculty were covered. One hundred percent of the private institutions responded that all faculty were covered under Social Security. Ninety percent of the denominational institutions responded that all faculty were covered uder Social Security while 10 percent said some faculty were covered.

By location of institutions, 100 percent of the institutions located in Georgia and North Carolina responded that all faculty were covered under Social Security. In Tennessee 88 percent and in South Carolina 75 percent of the institutions responded that all faculty were covered under Social Security. Twelve percent of the institutions in Tennessee and 25 percent in South Carolina indicated some faculty were covered.

By religious affiliation, 100 percent of Methodist, Baptist and Episcopal institutions responded that all faculty were covered under Social Security. A majority of Presbyterian institutions (67 percent) responded that all faculty were covered and 33 percent said some faculty were covered. Of the non-denominational institutions 90 percent responded that all faculty were covered and 10 percent said some faculty were covered.

Overall, 90 percent of the institutions responded that all faculty were covered under Social Security while 10 percent indicated that some faculty were covered.

Table X presents data on the percent of institutions by size, type, location and religious affiliation providing types of retirement

TABLE X

PERCENT OF INSTITUTIONS BY SIZE,TYPE, LOCATION AND RELIGIOUS AFFILIATION PROVIDING TYPES OF RETIREMENT BENEFITS

| Types of Retirement Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N=2 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| state retirement system | 10 | | 7 | 50 | 30 | | | 10 | | 25 | | | | | | 15 |
| state retirement, TIAA-CREF | 20 | | 29 | 50 | 60 | | | 10 | 38 | | 50 | | | | | 30 |
| TIAA-CREF | 47 | 58 | 50 | | | 60 | 80 | 50 | 38 | 63 | 25 | 100 | 100 | 33 | 100 | 30 |
| TIAA-CREF, insurance co. | 7 | 17 | | | | 10 | 10 | 10 | | | 25 | | | 33 | | 5 |
| TIAA-CREF, ins. co. & other | 3 | 8 | | | | 10 | 10 | | 12 | | | | | | | 5 |
| TIAA-CREF & other | 10 | 17 | 7 | | | 20 | | 10 | 12 | 12 | | | | 33 | | 10 |
| other | 3 | | 7 | | 10 | | | 10 | | | | | | | | 5 |

benefits. Fifty eight percent of the small institutions provided TIAA-CREF retirement benefits, 17 percent provided TIAA-CREF and other retirement benefits, 17 percent also provided TIAA-CREF and insurance company retirement benefits, and 8 percent provided TIAA-CREF, insurance company and other retirement benefits. Fifty percent of the medium institutions provided TIAA-CREF, 29 percent provided state retirement and TIAA-CREF, while 7 percent provided state retirement systems,TIAA-CREF and other retirement benefits. Fifty percent of the large institutions provided state retirement systems and 50 percent provided state retirement and TIAA-CREF.

Sixty percent of the public institutions provided state retirement systems and TIAA-CREF retirement benefits and 30 percent provided state retirement system benefits. Ten percent provided other retirement benefits. Sixty percent of the private institutions provided TIAA-CREF retirement benefits, 20 percent provided TIAA-CREF and other retirement benefits, 10 percent provided TIAA-CREF, insurance company retirement benefits and 10 percent provided TIAA-CREF, insurance company and other retirement benefits.

By location of institutions, TIAA-CREF was the most frequent type of retirement benefit used in Georgia, Tennessee and South Carolina, while in North Carolina state retirement system and TIAA-CREF retirement benefits were provided most frequently.

In the religious affiliation category, 100 percent of the Methodist, Baptist and Episcopal institutions provide TIAA-CREF

retirement benefits. Presbyterian institutions provided TIAA-CREF retirement benefits in 33 percent of such institutions; 33 percent provided TIAA-CREF and insurance company retirement benefits and 33 percent provided TIAA-CREF and other retirement benefits. The non-denominational institutions indicated 15 percent participated in the state retirement system, 30 percent provided state retirement system and TIAA-CREF retirement benefits, 30 percent provided TIAA-CREF retirement benefits, 5 percent provided TIAA-CREF and insurance company retirement benefits, 5 percent provided TIAA-CREF, insurance company and other retirement benefits, 10 percent provided TIAA-CREF retirement benefits and other retirement benefits and 5 percent provided other retirement benefits.

Table XI indicates that all responding institutions regardless of size, type, location and religious affiliation contribute toward the cost of retirement benefits for faculty.

Table XII shows the percentage contribution toward faculty retirement benefits by institutions. Of small institutions, the three highest contribution levels were, (4-5.9, 6-7.9 and 10-11.9 percent). Among medium institutions, 78 percent contributed between 0 and 11.9 percent of salary. One hundred percent of large institutions contributed between 4 and 11.9 percent of salary.

Public institution contributions ranged from a low of 4 percent to a high or over of 12 percent. Private institution contributions ranged from 0 to 11.9 percent for 80 percent of such institutions.

TABLE XI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH CONTRIBUTE TOWARD THE COST OF RETIREMENT BENEFITS

| | All | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Institution Contribution | Inst. N=30 | Small N=12 | Medium N=14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N=8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| yes | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| no | 0 | | | | | | | | | | | | | | | |

TABLE XII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH CONTRIBUTED TOWARD THE COST OF RETIREMENT BENEFITS (A PERCENTAGE OF FACULTY SALARY)

| Institution Percentage Contribution of Faculty's Salary | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N=10 | GA N=10 | TN N=8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N= 20 |
| 0-3.9% of salary | 7 | 8 | 7 | | | 10 | 10 | 10 | | 12 | | 25 | | | | 5 |
| 4.0-5.9% of salary | 33 | 33 | 36 | 25 | 20 | 30 | 50 | 30 | 50 | 25 | 25 | 50 | 100 | 33 | | 25 |
| 6.0-7.9% of salary | 17 | 25 | 7 | 25 | 20 | 20 | 10 | 10 | | 50 | | | | 33 | | 20 |
| 8.0-9.9% of salary | 7 | | 14 | | 20 | | | | | | 50 | | | | | 10 |
| 10.0-11.9% of salary | 20 | 17 | 14 | 50 | 30 | 20 | 10 | 50 | 12 | | | 25 | | | | 25 |
| 12.0% or over of salary | 10 | 8 | 14 | | 10 | | 20 | | 25 | | 25 | | | 33 | 100 | 5 |
| don't know | 3 | | 7 | | | 10 | | | | 12 | | | | | | 5 |
| other | 3 | 8 | | | | 10 | | | 12 | | | | | | | 5 |

Denominational contributions were more limited in 70 percent of the institutions.

Differences in contributions by location for all institutions varied from South Carolina's 0 percent to North Carolina's 75 percent contribution on more than 8 percent of salary toward retirement benefits. When viewed from a religious affiliation perspective, a majority of denominational institutions except Episcopal, contributed 8 percent or less of salary toward faculty retirement benefits. Non-denominational institutions varied widely in the pattern of contribution with 80 percent contributing between 4 and 11.9 percent of salary toward faculty retirement programs.

Table XIII shows the percentage contribution toward faculty retirement benefits by faculty. Among small institutions, 83 percent of faculty contributions were divided among three contribution levels, (0-3.9, 4-5.9 and 6-7.9 percent). Among medium institutions, 85 percent of faculty contributions were between 0 and 7.9 percent of salary. One hundred percent of faculty in large institutions contributed between 4 and 7.9 percent of salary.

Public institution faculty contributions ranged from a low of 4 percent to a high of 9.9 percent. Private institution faculty contributions varied from 0 to 7.9 percent in 80 percent of such institutions. Denominational faculty contributions were more limited. Ninety percent of denominational faculty contributions were between 0 and 5.9 percent of salary.

TABLE XIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH FACULTY MEMBERS MADE A (PERCENTAGE CONTRIBUTION OF SALARY) TOWARD THE COST OF RETIREMENT BENEFITS

| Faculty Percentage Contribution of Salary | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N=4 | Pub. N= 10 | Pri. N=10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N=4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N=20 |
| 0-3.9% of salary | 20 | 25 | 11 | | | 20 | 40 | 10 | 25 | 38 | | 50 | | 33 | 100 | 10 |
| 4.0-5.9% of salary | 43 | 50 | 43 | 25 | 30 | 50 | 50 | 60 | 63 | 12 | 25 | 50 | 100 | 33 | | 40 |
| 6.0-7.9% of salary | 23 | 8 | 21 | 75 | 60 | 10 | | 30 | | 38 | 25 | | | | | 35 |
| 8.0-9.9% of salary | 3 | | 7 | | 10 | | | | | | 25 | | | | | 5 |
| 10.0-11.9% of salary | | | | | | | | | | | | | | | | |
| 12.0 or over of salary | 7 | 17 | | | | 10 | 10 | | 12 | | 25 | | | 33 | | 5 |
| don't know | 3 | | 7 | | | 10 | | | | 12 | | | | | | 5 |

Similarities in faculty contributions by location for all institutions varied from Tennessee's 12 percent to North Carolina's 75 percent contribution on more than 6 percent of salary toward retirement benefits. When viewed from a religious affiliation perspective, all faculty in denominational institutions,except Presbyterian, contributed 5.9 percent or less of salary toward faculty retirement benefits. Non-denominational institutions varied widely in the pattern of faculty contributions with 75 percent contributing between 4 and 7.9 percent of salary toward retirement programs.

Table XIV shows that in 92 percent of the small institutions, the ages of retiring faculty were distributed between 2 normal retirement age categories of 65 and 70 to 71. Among medium institutions, 86 percent indicated a normal retirement age of under 65. Among large institutions, 25 percent indicated age 65 and 50 percent indicated age 70 to 71.

Public institution normal retirement ages ranged from a low of under 65 to a high of 70 to 71. Private institution normal retirement ages varied from 65 to 70-71 for 90 percent of such institutions. Ninety percent of denominational institutions indicated 65 as normal retirement age while 10 percent said 70 to 71.

The majority of institutions by location indicated 65 as the normal retirement age with 60 percent in Georgia, 63 percent in Tennessee, 75 percent in South Carolina and 100 percent in North Carolina. When viewed from a religious affiliation perspective, all

TABLE XIV

PERCENT OF INSTITUTIONS DISTRIBUTED BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WITHIN NORMAL RETIREMENT AGE CATEGORIES

| | | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Normal Retirement Age | All Inst. N=30 | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N=4 | Bapt. N=2 | Pres. N= 3 | Epis. N=1 | Non-Den. N= 20 |
| under 65 | 3 | | | 25 | 10 | | | 10 | | | | | | | | 5 |
| 65 | 70 | 67 | 86 | 25 | 50 | 70 | 90 | 60 | 63 | 75 | 100 | 75 | 100 | 100 | 100 | 60 |
| 66-69 | 0 | | | | | | | | | | | | | | | |
| 70-71 | 23 | 25 | 14 | 50 | 40 | 20 | 10 | 30 | 25 | 25 | | 25 | | | | 30 |
| 72 | | | | | | | | | | | | | | | | |
| no specific age | 3 | 8 | | | | 10 | | | 12 | | | | | | | 5 |

denominational institutions except Methodist responded that 65 was the normal retirement age. Non-denominational institutions varied in the patterns of normal retirement age from under 65 to no specific age. The most common age for retirement was 65 reported by 60 percent of the non-denominational institutions.

By size, type, location and religious affiliation the most prevalent normal retirement age was indicated as 65.

## IV. GROUP LIFE INSURANCE BENEFITS

This section covers life insurance benefits provided by the institution where group rates are based on multiple of salary, job category and units of collective insurance. Dismemberment benefits and accidential death benefits are part of this benefit.

Table XV indicates that all responding institutions regardless of size, type, location and religious affiliation provided group life insurance benefits for faculty.

Table XVI shows that the percentage of small institutions in which contributions toward group life insurance benefits were made by faculty, was divided among three contribution categories, (21-40, 41-60 and no contribution). Eighty three percent made no contribution. Among medium institutions, a great variety of contribution patterns existed. Among large institutions, the percentage of institutions reporting faculty contribution was equally divided among four contribubution categories, 0-20, 21-40 percent, other contribution and no contribution.

TABLE XV

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH GROUP LIFE INSURANCE BENEFITS ARE AVAILABLE

| Group Life Insurance Benefits | All Inst. N= 30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| no | | | | | | | | | | | | | | | | |

TABLE XVI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH FACULTY MEMBERS MADE A CONTRIBUTION TOWARD THE COST OF GROUP LIFE INSURANCE BENEFITS THROUGH A PERCENTAGE CONTRIBUTION OF SALARY

| Percentage Contribution of Salary | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| 0-20% of contribution | 8 | | 7 | 25 | 20 | | | | | 12 | 25 | | | | | 10 |
| 21-40% of contribution | 17 | 8 | 21 | 25 | 30 | | 20 | 10 | 38 | | 25 | | | 33 | 100 | 15 |
| 41-60% of contribution | 3 | 8 | | | | 19 | | | 12 | | | | | | | 5 |
| 61-80% of contribution | 3 | | 7 | | 10 | | | | | 12 | | | | | | 5 |
| 81-100% of contribution | 3 | | 7 | | 10 | | | | | | 25 | | | | | 5 |
| other contribution | 17 | | 29 | 25 | 20 | 10 | 20 | 20 | 12 | 25 | 50 | | | | | 15 |
| no contribution | 50 | 83 | 29 | 25 | 10 | 80 | 60 | 70 | 38 | 50 | 25 | 50 | 100 | 67 | | 45 |

Twenty percent of faculty contributions in public institutions ranged from 0-20 percent to no contribution. Eighty percent of private institutions reported that faculty made no contribution as compared to 60 percent of denominational institutions.

By location, 70 percent of all Georgia institutions indicated that faculty made no contribution toward the cost of group life insurance benefits. When viewed from a religious affiliation perspective at least 50 percent of the faculty in all denominational institutions, except Episcopal, made no contribution toward the cost of group life insurance benefits. Non-denominational institutions varied widely in the pattern of faculty contributions with 45 percent contributing nothing toward group life insurance programs.

Table XVII shows that all responding institutions regardless of sixe, type, location and religious affiliation reported that faculty members are eligible for group life insurance benefits regardless of their health.

Table XVIII reports the waiting period for new faculty members before they are eligible to participate in group life insurance benefits. Eighty three percent of small institutions and 93 percent of medium institutions required one month or less. One hundred percent of large institutions required one month or less as the waiting period.

One month or less was required as a waiting period in 90 percent of the public institutions. Eighty percent of the private institutions and 100 percent of the denominational institutions required a waiting period of one month or less.

TABLE XVII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH FACULTY MEMBERS ARE ELIGIBLE, REGARDLESS OF HEALTH, FOR GROUP LIFE INSURANCE BENEFITS

| | All | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Faculty Member Eligibility | Inst. N=30 | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| no | 0 | | | | | | | | | | | | | | | |

TABLE XVIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REQUIRING WAITING PERIOD BEFORE NEW FACULTY MEMBERS ARE ELIGIBLE TO PARTICIPATE IN GROUP LIFE INSURANCE BENEFITS

| | All | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Waiting Period | Inst. N=30 | Small N=12 | Medium N= 14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N=1 | Non-Den. N=20 |
| one month or less | 90 | 83 | 93 | 100 | 90 | 80 | 100 | 80 | 100 | 100 | 75 | 100 | 100 | 100 | 100 | 85 |
| two to six months | | | | | | | | | | | | | | | | |
| seven to 12 months | | | | | | | | | | | | | | | | |
| until aniversary date | | | | | | | | | | | | | | | | |
| other | 10 | 17 | 7 | | 10 | 20 | | 20 | | | 25 | | | | | 15 |

Eighty percent of all Georgia institutions, 100 percent of Tennessee and South Carolina institutions and 75 percent of North Carolina institutions required a waiting period of one month or less. When veiwed from a religious affiliation perspective, all denominational institutions required one month or less as the waiting period. Eighty five percent of non-denominational institutions required one month or less.

Table XIX shows that the methods of determining the faculty coverage in group life insurance benefits of small institutions were divided primarily among four categories (multiple of salary, job or salary category, job or salary category and same amount for all employees, collective units of insurance and other). Among medium institutions, 72 percent chose multiple of salary and job or salary category. Seventy five percent of large institutions used multiple of salary or job and salary category.

Public institutions varied in the pattern of determining coverage of group life insurance benefits with 70 percent utilizing multiple of salary and job or salary category as the method. Private institutions utilized five methods in determining coverage of group life insurance benefits which included: multiple of salary, job or salary category, same amount for all employees, collective units of insurance and other. Denominational institutions used four methods (multiple of salary, job or salary category, collective units of insurance and other). The most frequently used method was multiple of salary among 40 percent of such institutions.

TABLE XIX

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED SELECTED METHODS OF DETERMINING FACULTY MEMBER COVERAGE IN GROUP LIFE INSURANCE BENEFITS

| Method of Determining Coverage | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N=8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| multiple of salary | 27 | 17 | 36 | 25 | 20 | 20 | 40 | 20 | 25 | 25 | 50 | 50 | | 33 | 100 | 20 |
| job or salary category | 30 | 17 | 36 | 50 | 50 | 20 | 20 | 50 | 38 | 12 | | 50 | | | | 35 |
| job or salary category and same amount for all employees | 3 | | 7 | | 10 | | | | | | 25 | | | | | 5 |
| same amount for all employees | 3 | 8 | | | | 10 | | 10 | | | | | | 67 | | 5 |
| collective units of ins. | 17 | 33 | 7 | | | 30 | 20 | 10 | 25 | 25 | | | | | | 15 |
| other | 20 | 25 | 14 | 25 | 20 | 20 | 20 | 10 | 12 | 38 | 25 | | 100 | | | 20 |

Differences in method of determining coverage by location for all institutions varied from South Carolina's 12 percent to Georgia's 50 percent in the job or salary category method of determining coverage. Similarities were noted when viewed from a religious affiliation perspective. All denominational institutions except Baptist, utilized multiple of salary and job or salary category method of determining coverage. Non-denominational institutions varied widely in the pattern of determining coverage with 35 percent selecting job or salary category.

Table XX shows that 50 percent of small institutions, 93 percent of medium institutions, and 100 percent of large institutions provided accidental death and dismemberment benefits. Ninety percent of the public institutions provided accidental death and dismemberment benefits. Seventy percent of private and denominational institutions provided accidental death and dismemberment benefits.

A majority of institutions in Georgia, Tennessee, South Carolina, and North Carolina provided accidental death and dismemberment benefits. Similarly, a majority of religious affiliated institutions provided accidental death and dismemberment benefits for their faculty.

## V. HEALTH INSURANCE BENEFITS

This section discusses all health insurance benefits such as basic hospital, surgical, medical, major medical and comprehensive

TABLE XX

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS IN GROUP LIFE INSURANCE COVERAGE

| Accidental Death and Dismemberment Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| yes | 77 | 50 | 93 | 100 | 90 | 70 | 70 | 80 | 88 | 63 | 75 | 75 | 50 | 67 | 100 | 80 |
| no | 20 | 42 | 7 | | 10 | 20 | 30 | 10 | 12 | 37 | 25 | 25 | 50 | 33 | | 15 |
| no response | 3 | 8 | | | | 10 | | 10 | | | | | | | | 5 |

insurances. Health insurance is the general term applied to insurance and prepayment plans that provide medical service for faculty members of institutions of higher education.

Table XXI shows that all responding institutions regardless of size, type, location and religious affiliation provided health insurance benefits for faculty.

Table XXII shows that basic hospital-major medical coverage was most common for institutions of all size, type, location and religious affiliation with the exception of Methodist institutions.

Table XXIII shows that health insurance benefits, at small institutions, were equally provided by two company categories (Blue-Cross/Blue Shield and other). Among medium institutions, 58 percent provided Blue Cross/Blue Shield and 42 percent were equally divided among three other company categories (TIAA, self-insured and other). Fifty percent of large institutions selected Blue Cross/Blue Shield and 50 percent chose self-insured.

Blue Cross/Blue Shield was used by 50 percent of the public institutions, TIAA by 10 percent and self-insured by 40 percent. An equal percent of private institutions used Blue Cross/Blue Shield and other. Denominational institutions indicated 60 percent utilized Blue Cross/Blue Shield, 10 percent used TIAA and 30 percent preferred other.

Similarities were noted in Blue Cross/Blue Shield utilization by location for all institutions from Georgia's 30 percent to North Carolina's 100 percent. Differences in companies of insurers viewed

TABLE XXI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH HEALTH INSURANCE BENEFITS WERE AVAILABLE

| Health Insurance Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| yes | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| no | | | | | | | | | | | | | | | | |

TABLE XXII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED SELECTED TYPES OF HEALTH INSURANCE BENEFITS AVAILABLE

| Types of Health Insurance Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N= 10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N=4 | Epis. N=1 | Non-Den. N=20 |
| basic hospital - surgical, medical | 3 | 8 | | | | 10 | | | 12 | | | | | | | 5 |
| major medical | 10 | 17 | 7 | | | | 30 | 10 | | 12 | 25 | 50 | | 33 | | |
| basic hospital - major medical | 80 | 75 | 79 | 100 | 90 | 90 | 60 | 70 | 88 | 88 | 75 | 25 | 100 | 67 | 100 | 90 |
| basic hospital, major medical & dental | 7 | | 7 | | 10 | | 10 | 10 | | | | 25 | | | | 5 |
| basic hospital, major medical & vision | | | | | | | | | | | | | | | | |
| dental | | | | | | | | | | | | | | | | |
| vision | | | | | | | | | | | | | | | | |

TABLE XXIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION PROVIDING HEALTH INSURANCE BENEFITS BY COMPANY OF INSURER

| | All | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Company of Insurer | Inst. N=30 | Small N=12 | Medium N=14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N=8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| Blue Cross/Blue Shield | 53 | 50 | 58 | 50 | 50 | 50 | 60 | 30 | 38 | 75 | 100 | 50 | 50 | 67 | 100 | 50 |
| TIAA | 17 | | 14 | | 10 | | 10 | | 12 | 12 | | 25 | | | | 5 |
| self-insured | 13 | | 14 | 50 | 40 | | | 20 | 25 | | | | | | | 20 |
| other* | 27 | 50 | 14 | | | 50 | 30 | 50 | 25 | 12 | | 25 | 50 | 33 | | 25 |

*Refers to Provident Life, Life of Georgia, Protective Life, Mutual of Omaha, Life of Virginia, Georgia International Life, and Colonial Life.

from a religious affiliation perspective, indicated that TIAA and other were selected by Methodist, other was reported by Baptist and Presbyterian, and a variety of company categories was used by the non-denominational institutions.

Table XXIV displays the percentage contribution toward the cost of faculty health insurance benefits. Eight percent of small institutions contributed between 41 and 60 percent, 8 percent of the institutions contributed between 61 and 90 percent and 8 percent of the institutions contributed other. Among medium institutions, 29 percent contributed 41 to 60 percent, 14 percent contributed 61 to 80 percent, 36 percent contributed 81 to 100 percent, 14 percent contributed other contribution and 7 percent provided no contribution. Among large institutions 25 percent provided 41 to 60 percent, 50 percent provided 61 to 80 percent and 25 percent provided 81 to 100 percent of institution contribution toward the cost of health insurance benefits.

Public institution contributions ranged from a low 41 percent to a high of 100 percent. Seventy percent of private institutions contributed from 41 to 100 percent. Denominational contributions were less varied, with 90 percent of denominational contributions between 41 and 100 percent.

Eighty one to 100 percent contribution was the most frequent institutional contribution toward health insurance except in Tennessee.

Viewed from a religious affiliation perspective, most Methodists and Presbyterians contributed 81 to 100 percent toward the cost of

TABLE XXIV

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION PROVIDING CONTRIBUTION TOWARD THE COST OF FACULTY MEMBERS' HEALTH INSURANCE COVERAGE

| Institution Contribution in Health Insurance | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| 41-60% contribution | 20 | 8 | 29 | 25 | 40 | 10 | 10 | 10 | 50 | 12 | | | | | 100 | 25 |
| 61-80% contribution | 17 | 8 | 14 | 50 | 30 | | 20 | 40 | | | 25 | 25 | | 33 | | 15 |
| 81-100% contribution | 50 | 75 | 36 | 25 | 30 | 60 | 60 | 50 | 38 | 63 | 50 | 75 | 50 | 67 | | 45 |
| other contribution | 10 | 8 | 14 | | | 30 | | | 12 | 25 | | | | | | 15 |
| no contribution | 3 | | 7 | | | | 10 | | | | 25 | | 50 | | | |

health insurance. All Episcopalian institutions contributed from 41 to 60 percent of the cost of health insurance while an equal percent of Baptist institutions provided 81 to 100 percent and no contribution. Non-denominational institutions varied in the pattern of contributions with 85 percent contributing between 41 and 100 percent toward the cost of health insurance benefits.

Table XXV shows the percentage contribution of faculty toward the cost of health insurance coverage. Of all small institutions, 8 percent contributed between 21 and 40 percent, 8 percent contributed between 41 and 60 percent, 8 percent contributed other contributions and 75 percent made no contribution. Among medium institutions, 29 percent contributed between 21 and 40 percent, 14 percent contributed between 41 and 60 percent, 7 percent contributed between 81 and 100 percent, 7 percent contributed other contributions and 43 percent made no contribution toward the cost of faculty health insurance. Among large institutions, 75 percent contributed between 21 and 40 percent and 25 percent made no contribution.

Thirty percent of public institutions reported no contribution toward the cost of health insurance among faculty. Seventy percent of private institutions reported no faculty contribution, while 60 percent of denominational institutions said no faculty contributed.

Similarities in faculty contribution toward the cost of health insurance by location for all institutions indicated that no

TABLE XXV

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH FACULTY MEMBERS CONTRIBUTE TOWARD THE COST OF HEALTH INSURANCE COVERAGE

| Faculty Contribution in Health Insurance | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| 21 to 40% contribution | 27 | 8 | 29 | 75 | 50 | | 30 | 40 | 38 | | 25 | 25 | | 33 | 100 | 25 |
| 41 to 60% contribution | 10 | 8 | 14 | | 20 | 10 | | 10 | 12 | 12 | | | | | | 15 |
| 81 to 100% contribution | 3 | | 7 | | | | 10 | | | | 25 | | 50 | | | |
| other contribution | 7 | 8 | 7 | | | 20 | | | 12 | 12 | | | | | | 10 |
| no contribution | 53 | 75 | 43 | 25 | 30 | 70 | 60 | 50 | 38 | 75 | 50 | 75 | 50 | 67 | | 50 |

contributions were made by 50 percent of institutions, by 38 percent of Tennessee's, by 75 percent of South Carolina's and by 50 percent of North Carolina's institutions. When viewed from a religious affiliation perspective, most Methodists and Presbyterians indicated that faculty made no contribution toward the cost of health insurance benefits. Fifty percent of Baptist institutions contributed from 81 to 100 percent of the cost of health insurance and 50 percent and no contribution was made at 50 percent. Among Presbyterian institutions, 33 percent contributed from 21 to 40 percent of the cost of health insurance while 67 percent made no contribution. Non-denominational institutions varied widely in the pattern of faculty contributions with 50 percent not contributing toward the cost.

Table XXVI presents the institution's percentage contribution toward the cost of dependents' health insurance benefits. Considered by size of institutions, the following made no contribution toward dependents' coverage: small, 50 percent; medium, 65 percent; and large only 25 percent.

No contribution was made by 40 percent of the public institutions. Seventy percent of the private institutions offered no contribution and 50 percent of the denominational institution provided no contribution.

No contributions by location for all institutions varied from Tennessee's 25 percent to South Carolina's 88 percent. Among denominational groups, only Episcopal institutions contributed 100 percent

TABLE XXVI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION PROVIDING A CONTRIBUTION TOWARD THE COST OF DEPENDENTS' HEALTH INSURANCE COVERAGE

| Institution Contribution in Dependents Health Insurance | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N= 1 | Non-Den. N=20 |
| 21 to 40% contribution | 7 | 17 | | | | | 20 | 10 | 12 | | | 25 | | 33 | | |
| 41 to 60% contribution | 17 | 8 | 21 | 25 | 30 | 10 | 10 | 10 | 50 | | | | | | 100 | 20 |
| 61 to 80% contribution | 17 | 8 | 14 | 50 | 30 | | 20 | 40 | | | 25 | 25 | | 33 | | 15 |
| 81 to 100% contribution | 7 | 17 | | | | 20 | | | 12 | 12 | | | | | | 10 |
| no contribution | 52 | 50 | 65 | 25 | 40 | 70 | 50 | 40 | 25 | 88 | 75 | 50 | 100 | 33 | | 55 |

toward the cost of dependents' health insurance coverage. Non-denominational institutions varied in the amount of contributions toward dependents' health insurance coverage, but 55 percent made no contribution.

Table XXVII shows the variations in faculty contributions toward dependents' health insurance benefits. Fifty percent of small, 64 percent of medium and 25 percent of large institutions contributed between 81 and 100 percent toward dependents' health insurance coverage. Forty percent of public, 70 percent of private, and 50 percent of denominational institutions also contributed 81 to 100 percent of this fringe benefit.

Similarities in non-contributions by locations for all institutions showed that Tennessee and South Carolina were the only locations reported where faculty made no contribution. Eighty eight percent of all South Carolina institutions and 75 percent of North Carolina institutions contributed between 81 and 100 percent toward the cost of dependents' health insurance coverage. At least 33 percent of denominational institutions (except Episcopal) contributed between 81 and 100 percent toward dependent's health insurance coverage. Non-denominational institutions varied in the amount of contributions with 55 percent contributing between 81 and 100 percent of the cost of dependents' health insurance coverage.

Table XVIII reveals that the waiting period for new faculty coverage under health insurance benefits is one month or less in 97 percent of the sample--in all but one of the institutions. This single

TABLE XXVII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH FACULTY MEMBERS CONTRIBUTED TOWARD THE COST OF DEPENDENTS' HEALTH INSURANCE COVERAGE

| Faculty Contribution to Dependents Health Insurance | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N= 10 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| 21 to 40% contribution | 26 | 8 | 29 | 75 | 50 | | 30 | 40 | 38 | | 25 | 25 | | 33 | 100 | 25 |
| 41 to 60% contribution | 7 | 8 | 7 | | 10 | 10 | | 10 | 12 | | | | | | | 10 |
| 61 to 80% contribution | 7 | 17 | | | | | 20 | 10 | 12 | | | 25 | | 33 | | |
| 81 to 100% contribution | 53 | 50 | 64 | 25 | 40 | 70 | 50 | 40 | 25 | 88 | 75 | 50 | 100 | 33 | | 55 |
| no contribution | 7 | 17 | | | | 20 | | | 12 | 12 | | | | | | 10 |

TABLE XXVIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REQUIRING A WAITING PERIOD BEFORE NEW FACULTY MEMBER IS COVERED UNDER HEALTH INSURANCE BENEFITS

| Waiting Period | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N=4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N=8 | SC N=8 | NC N=4 | Meth. N=4 | Bapt. N=2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| one month or less | 97 | 92 | 100 | 100 | 100 | 90 | 100 | 90 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 95 |
| two months to six months | | | | | | | | | | | | | | | | |
| seven to 12 months | | | | | | | | | | | | | | | | |
| next anniversary date | | | | | | | | | | | | | | | | |
| other | 3 | 8 | | | | 10 | | 10 | | | | | | | | 5 |

institution that indicated other was a small, private institution in Georgia. One hundred percent of medium and large institutions required one month or less in the waiting period.

One month or less was required as a waiting period in 100 of public and denominational institutions. Ninety percent of the private institutions required a waiting period of one month or less.

Ninety percent of all Georgia institutions, 100 percent of Tennessee, South Carolina and North Carolina institutions required a waiting period of one month or less. When reviewed from a religious affiliation perspective, all denominational institutions required one month or less as the waiting period. Ninety five percent of non-denominational institutions required one month or less.

## VI. SHORT-TERM DISABILITY AND SICK PAY BENEFITS

This section covers benefits that provide income during temporary absences from work by illness or injury and lasting from a few days to perhaps as long as six months. Short-term disability income or sick pay benefits are designed to provide faculty with regular monthly cash payments or contribution of amounts equal to their salary if they were absent from work.

Table XXIX shows the percentage of institutions in which short-term disability income or sick pay benefits were available. Considered by size of institutions, the following provided short-term disability benefits: small, 75 percent; medium, 79 percent; and large, 100 percent.

TABLE XXIX

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH SHORT-TERM DISABILITY INCOME OR SICK PAY BENEFITS WERE AVAILABLE

| Short-Term Disability or Sick Pay Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N=1 | Non-Den. N=20 |
| yes | 80 | 75 | 79 | 100 | 80 | 80 | 80 | 90 | 63 | 75 | 100 | 75 | 100 | 67 | 100 | 80 |
| no | 17 | 17 | 21 | | 20 | 10 | 20 | 10 | 25 | 25 | | 25 | | 33 | | 15 |
| don't know | 3 | 8 | | | | 10 | | | 12 | | | | | | | 5 |

Among public, private and denominational institutions short-term disability benefits were provided at 80 percent the institutions. By location of institutions, 63 percent or greater provided short-term disability benefits.

By religious affiliation, 100 percent of Baptist and Episcopal, 75 percent of Methodist and 67 percent of Presbyterian provided short-term disability benefits. Eighty percent of non-denominational institutions provided short-term benefit coverage.

Table XXX presents the percent of institutions which provided selected short-term disability benefit plans. Considered by size of institutions, the small and medium institutions used informal and workman's compensation most frequently, while large institutions used written and workman's compensation most often.

Forty percent of public institutions indicated written and workman's compensation short-term disability benefits were used most frequently. Private and denominational institutions reported informal and workman's compensation short-term disability most frequently.

By location for institutions, 50 percent of institutions located in Georgia, 75 percent in Tennessee and 50 percent in North Carolina used informal and workman's compensation short-term disability benefits. Thirty eight percent of institutions located in South Carolina either used written and workman's compensation or informal.

By religious affiliation, 50 percent of Methodist and Baptist, 67 percent of Presbyterian, and 100 percent of Episcopal institutions

TABLE XXX

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED SELECTED SHORT-TERM DISABILITY BENEFITS

| Short-Term Disability Benefits in Use | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| written, informal & workman's compensation | 7 | | 14 | | 10 | 10 | | 10 | | | 25 | | | | | 10 |
| written & workman's compensation | 23 | 17 | 21 | 50 | 40 | 20 | 10 | 20 | 25 | 38 | | 25 | | | | 30 |
| written, workman's compensation & insurance company | 3 | | | 25 | 10 | | | | | 12 | | | | | | 5 |
| informal | 13 | 8 | 21 | | | 20 | 20 | | | 38 | 25 | 25 | 50 | | | 10 |
| informal & workman's compensation | 43 | 58 | 36 | 25 | 30 | 30 | 60 | 50 | 75 | | 50 | 50 | 50 | 67 | 100 | 35 |
| workman's compensation | 3 | 8 | | | | 10 | | 10 | | | | | | | | 5 |
| workman's compensation & other | 3 | | 8 | | 10 | | | 10 | | | | | | | | 5 |
| don't know | 3 | 8 | | | | | 10 | | | 12 | | | | 33 | | |

reported informal and workman's compensation as being used. Thirty five percent of non-denominational institutions also used informal and workman's compensation.

Table XXXI shows the variation of institutional contribution toward short-term sick pay benefits. Sixty seven percent of small, 79 percent of medium and 100 percent of large institutions contributed between 81 and 100 percent toward short-term sick pay. Eighty percent of public, but only 70 percent of private and 80 percent of denominational institutions contributed 81 to 100 percent of this fringe benefit.

A majority of institutions by location contributed more than 81 percent of cost toward short-term sick pay benefits. Viewed from a religious affiliation perspective, 100 percent of Baptist and Episcopal institutions contributed between 81 and 100 percent of cost for short-term sick pay benefits. Seventy five percent of non-denominational institutions contributed between 81 and 100 percent of cost for short-term sick pay benefits.

Table XXXII shows that at least 84 percent of faculty in responding institutions made no contribution toward short-term sick pay benefits regardless of size, type, location and religious affiliation.

Table XXXIII reveals that the waiting period before new faculty members become eligible for short-term disability and sick pay benefits is one month or less in 70 percent of the sample. Seventy five percent

TABLE XXXI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED A CONTRIBUTION TOWARD THE COST OF FACULTY MEMBER SHORT-TERM SICK PAY OR SALARY CONTINUATION BENEFITS

| Institution Contribution Toward Short-Term Sick Pay | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N= 8 | SC N= 8 | NC N= 8 | Meth. N= 4 | Bapt. N= 2 | Pres. N=3 | Epis. N=1 | Non-Den. N=20 |
| 81 to 100% contribution | 77 | 67 | 79 | 100 | 80 | 70 | 80 | 90 | 63 | 63 | 100 | 75 | 100 | 67 | 100 | 75 |
| no contribution | 10 | | 21 | | 20 | | 10 | 10 | 12 | 12 | | 25 | | | | 10 |
| don't know | 10 | 25 | | | | 20 | 10 | | 12 | 12 | | | | 33 | | 10 |
| no response | 3 | 8 | | | | 10 | | | 12 | 12 | | | | | | 5 |

TABLE XXXII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH FACULTY MEMBERS CONTRIBUTED TOWARD THE COST OF SHORT-TERM SICK PAY OR SALARY CONTINUATION BENEFITS

| Faculty Contribution To Short-Term Sick Pay | All Inst. N=20 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| 81 to 100% contribution | 3 | 8 | | | | 10 | | | 12 | | | | | | | 5 |
| no contribution | 93 | 84 | 100 | 100 | 100 | 80 | 100 | 100 | 88 | 88 | 100 | 100 | 100 | 100 | 100 | 90 |
| don't know | 3 | 8 | | | | 10 | | | | 12 | | | | | | 5 |

TABLE XXXIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REQUIRING A WAITING PERIOD BEFORE NEW FACULTY MEMBER BECOMES ELIGIBLE FOR SHORT-TERM DISABILITY AND SICK PAY BENEFITS

| Waiting Period | All Inst. N= 30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N= 12 | Medium N= 14 | Large N= 4 | Pub. N=10 | Pri. N=10 | Den. N=10 | GA N=10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| one month or less | 70 | 75 | 71 | 50 | 60 | 80 | 70 | 80 | 63 | 50 | 100 | 75 | 100 | 67 | | 70 |
| two to six months | 3 | 8 | | | | | 10 | | | 12 | | 25 | | | | |
| other | 24 | 8 | 29 | 50 | 40 | 10 | 20 | 20 | 25 | 38 | | | | 33 | 100 | 25 |
| don't know | 3 | 8 | | | | 10 | | | 12 | | | | | | | 5 |

of small institutions and 71 percent of medium institutions required one month or less. Fifty percent of large institutions required one month or less as the waiting period.

One month or less was required for a waiting period in 60 percent of the public institutions. Eighty percent of the private institutions and 70 percent of the denominational institutions required a waiting period of one month or less.

Waiting periods by locations for all institutions indicated 80 percent of Georgia's, 63 percent of Tennessee's, 50 percent of South Carolina's and 100 percent of North Carolina's institutions required one month or less. When viewed from a religious affiliation perspective, a majority of denominational institutions (except Episcopal) required one month or less waiting period for short-term disability and sick pay benefits. Seventy percent of non-denominational institutions required one month or less.

Table XXXIV shows the variation in short-term disability benefits according to length of service by faculty members. Seventy five percent of small, 57 percent of medium and 100 percent of large institutions indicated a variation with length of service. Seventy percent of public, 80 percent of private and only 60 percent of denominational institutions varied short-term disability benefits with length of service.

By location of institutions, 90 percent of institutions located in Georgia, 88 percent of institutions in Tennessee, 50 percent of institutions in South Carolina, and only 25 percent of the institutions

TABLE XXXIV

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REPORTING A VARIATION IN SHORT-TERM DISABILITY AND SICK PAY BENEFITS ACCORDING TO LENGTH OF SERVICE

| Variation In Short-Term Disability Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N=10 | Pri. N= 10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N=20 |
| yes | 70 | 75 | 57 | 100 | 70 | 80 | 60 | 90 | 88 | 50 | 25 | 75 | 50 | 33 | 100 | 75 |
| no | 27 | 17 | 43 | | 30 | 20 | 30 | 10 | 12 | 38 | 75 | 25 | 50 | 33 | | 25 |
| don't know | 3 | 8 | | | | | 10 | | | 12 | | | | 33 | | |

in North Carolina reported variations in short-term disability benefits with length of service. Viewed from a religious affiliation perspective, most Methodist institutions reported variation in short-term disability benefits, Baptist institutions were equally divided on variation and no variation, Presbyterian institutions were equally divided (variation, no variation and don't know) and 100 percent of Episcopal institutions reported variation in short-term disability benefits according to length of service. Seventy five percent of non-denominational institutions reported variation in short-term disability.

## VII. LONG-TERM DISABILITY INCOME BENEFITS

This section covers insurance and/or pensions providing income benefits to totally disabled faculty members following a specific period of total disability time. This usually begins after six months and continues for a specified period of years, or to a stated age when retirement benefits begin.

Table XXXV shows the percent of institutions by size, type, location and religious affiliation in which long-term disability income benefits were available. Fifty eight percent of small, 93 percent of medium and 100 percent of large institutions provided long-term disability coverage. One hundred percent of public, and 70 percent of private and denominational institutions provided this fringe benefit.

Similarities in availability of long-term disability income benefits by location varied from Georgia's 90 percent to 75 percent for

TABLE XXXV

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH LONG-TERM DISABILITY INCOME BENEFITS WERE AVAILABLE

| Long-Term Disability Income Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 80 | 58 | 93 | 100 | 100 | 70 | 70 | 90 | 75 | 75 | 75 | 50 | 100 | 67 | 100 | 85 |
| no | 13 | 25 | 7 | | | 20 | 20 | 10 | 12 | 25 | | 50 | | | | 10 |
| don't know | 7 | 17 | | | | 10 | 10 | | 12 | | 25 | | | 33 | | 5 |

Tennessee South Carolina and North Carolina. Among denominational groups, 100 percent of Baptist and Episcopal institutions provided long-term disability income benefits, while only 50 percent of Methodist and 67 percent of Presbyterian provided this fringe benefit. Eighty five percent of non-denominational institutions provided long-term benefits.

Table XXXVI presents the percent of institutions by size, type, location and religious affiliation which provided selected types of long-term disability benefits. Thirty three percent of small institutions provided group insurance benefits, 8 percent provided self-insured benefits, 42 percent provided other benefits while 17 percent reported don't know. Seven percent of medium sized institutions provided public employee or state retirement system, 7 percent provided public employee, group insurance and self-insured, 65 percent provided group insurance, 7 percent provided self-insured, and 14 percent reported other benefits. Fifty percent of large institutions provided public employee and group insurance, 25 percent provided public employee, group insurance and self-insured and 25 percent provided group insurance benefits.

Public institutions were divided among all six types of benefits. Sixty percent of private institutions provided group insurance, 30 percent reported other benefits and 10 percent reported don't know. Fifty percent of denominational institutions provided group insurance, 10 percent provided self-insured, 30 percent used other benefits and 10 percent reported don't know.

TABLE XXXVI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED SELECTED TYPES OF LONG-TERM DISABILITY INCOME BENEFITS

| Selected Types of Long-Term Disability Benefits | All Inst. N= 30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N= 12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| public employee or state retirement system | 3 | | 7 | | 10 | | | | | | 25 | | | | | 5 |
| public employee & group ins. | 7 | | | 50 | 20 | | | 10 | | 12 | | | | | | 10 |
| public employee, group ins. & self insured | 7 | | 7 | 25 | 20 | | | 10 | 12 | | | | | | | 10 |
| group insurance benefits | 46 | 33 | 65 | 25 | 30 | 60 | 50 | 50 | 50 | 50 | 25 | 50 | 50 | 33 | 100 | 45 |
| self-insured | 7 | 8 | 7 | | 10 | | 10 | 10 | | | 25 | | 50 | | | 5 |
| other | 23 | 42 | 14 | | 10 | 30 | 30 | 20 | 25 | 38 | | 50 | | 33 | | 20 |
| don't know | 7 | 17 | | | | 10 | 10 | | 12 | | 25 | | | 33 | | 5 |

By location of institutions Georgia provided five types of coverage, Tennessee four types, South Carolina three types, and North Carolina four types of long-term disability benefits. Viewed from a religious affiliation perspective, 50 percent or more of denominational institutions except Presbyterian, provided group insurance benefits. Presbyterian institutions were equally divided in providing long-term disability benefits among group insurance, self-insured and other benefits. Non-denominational institutions varied in the benefits with 45 percent providing group insurance benefits.

Table XXXVII reveals that the length of time before long-term disability benefits begin for most faculty members is two to six months. Thirty three percent of small institutions, 79 percent of medium institutions and 75 percent of large institutions required two to six months. Eighty percent of public, 60 percent of private and only 40 percent of denominational institutions required two to six months as the length of time before long-term benefits begin for faculty.

Length of time by location for all institutions varied from Georgia's 80 percent to South Carolina's 38 percent for two to six months. By religious affiliation, all denominational institutions except Episcopal, were varied in length of time before benefits begin for faculty. Non-denominational institutions varied in length of service with 70 percent requiring two to six months of service.

Table XXXVIII presents the institutional basis for payment for long-term total disability income benefits. Fifty percent of small,

TABLE XXXVII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REPORTING THE LENGTH OF TIME FACULTY MEMBER MUST BE TOTALLY DISABLED BEFORE LONG-TERM TOTAL DISABILITY INCOME BENEFITS BEGIN

| Length of Time | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| one month or less | 3 | 8 | | | | 10 | | | | 12 | | | | | | 5 |
| two to six months | 60 | 33 | 79 | 75 | 80 | 60 | 40 | 80 | 63 | 38 | 50 | 50 | 50 | 33 | | 70 |
| seven to twelve months | 7 | | 14 | | 10 | | 10 | | 12 | | 25 | | | | 100 | 5 |
| other | 23 | 42 | 7 | 25 | 10 | 20 | 40 | 20 | 12 | 50 | | 50 | 50 | 33 | | 15 |
| don't know | 7 | 17 | | | | 10 | 10 | | 12 | | 25 | | | 33 | | 5 |

TABLE XXXVIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REPORTING A BASIS FOR PAYMENT UNDER LONG-TERM TOTAL DISABILITY INCOME BENEFITS

| Basis For Payment | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| work-connected disabilities | 10 | 17 | 7 | | | 20 | 10 | 10 | 12 | 12 | | 25 | | | | 10 |
| work and non-work connected disabilities | 74 | 50 | 86 | 100 | 100 | 60 | 60 | 80 | 75 | 63 | 75 | 50 | 100 | 33 | 100 | 80 |
| non-work connected dis. | 3 | | 7 | | | 10 | | 10 | | | | | | | | 5 |
| don't know | 3 | 17 | | | | | 10 | | | | 25 | | | 33 | | |
| other | 3 | | | | | 10 | | | 12 | | | | | | | 5 |
| no response | 7 | 16 | | | | | 20 | | | 25 | | 25 | | 33 | | |

86 of medium and 100 percent of large institutions reported work and non-work connected disabilities as basis for payment. One hundred percent of public, but only 60 percent of private and denominational institutions reported work and non-work connected disabilities as basis for total disability income benefits.

The basis for payment by location indicated that 80 percent of Georgia's institutions, 75 percent of Tennessee's, 63 percent of South Carolina's and 75 percent of North Carolina's institutions reported work and non-work connected disabilities. Viewed from a religious affiliation perspective, 100 percent of Baptist and Episcopal institutions and 50 percent of Methodist institutions reported work and non-work connected disabilities as basis. Presbyterian institutions were equally divided among three basis for payment. Eighty percent of non-denominational institutions reported work and non-work connected disabilities as basis for total disability income benefits.

Table XXXIX shows the contributions of institutions toward long-term disability benefits. Considered by size of institutions, the following made a contribution between 81 and 100 percent toward long-term disability coverage: small and medium; 50 percent and large only 25 percent. Seventy five percent of large institutions made no contribution.

The percent of contributions at public institutions ranged from no contribution to 100. Sixty percent of private and denominational institutions contributed between 81 and 100 percent toward long-term disability coverage.

TABLE XXXIX

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED A CONTRIBUTION TOWARD THE COST OF INSURED OR SELF-INSURED LONG-TERM TOTAL DISABILITY INCOME BENEFITS

| Institution Contribution to Long-Term Disability Benefit | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| 41 to 60% contribution | 3 | | 7 | | 10 | | | | | 12 | | | | | | 5 |
| 81 to 100% contribution | 47 | 50 | 50 | 25 | 20 | 60 | 60 | 40 | 50 | 50 | 50 | 50 | 100 | 33 | 100 | 40 |
| other contribution | 3 | | 29 | | 10 | | | | | | 25 | | | | | 5 |
| no contribution | 44 | 42 | 14 | 75 | 60 | 40 | 30 | 60 | 50 | 38 | | 50 | | 33 | | 50 |
| don't know | 3 | 8 | | | | | 10 | | | | 25 | | | 33 | | |

In contributions by location, 40 percent of all Georgia institutions and 50 percent of Tennessee, South Carolina and North Carolina contributed between 81 and 100 percent toward the cost of long-term disability benefits. By religious affiliation, 100 percent Baptist and Episcopal institutions contributed between 81 and 100 percent toward long-term disability benefits. Non-denominational institutions varied in the amount of contributions with 40 percent contributing between 81 and 100 percent toward cost while 50 percent made no contribution.

Table XL presents the percentage contribution of faculty toward long-term disability benefits. Considered by size of institutions, the following made no contributions toward long-term disability coverage: small, 84 percent; medium, 64 percent; and large only 25 percent.

Sixty percent of public institution faculty contributed between 81 and 100 percent toward long-term disability benefits. Eighty percent of the faculty of private institutions and 90 percent of faculty of denominational institutions made no contribution toward long-term disability coverage.

In contributions by location at least 50 percent of the faculty of all institutions made no contribution toward long-term disability coverage. Among denominational groups, all denominational institutions, except Presbyterian faculty made no contribution toward the cost of long-term disability benefits. Fifty five percent of non-denominational institutions made no contribution toward the cost of long-term disability benefits.

TABLE XL

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH FACULTY MEMBERS CONTRIBUTED TOWARD THE COST OF INSURED OR SELF-INSURED LONG-TERM TOTAL DISABILITY INCOME BENEFITS

| Faculty Contribution to Long-Term Disability Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| 41 to 60% contribution | 3 | | 7 | | 10 | | | | | 12 | | | | | | 5 |
| 81 to 100% contribution | 27 | 8 | 29 | 75 | 60 | 20 | | 50 | 38 | | | | | | | 40 |
| no contribution | 67 | 84 | 64 | 25 | 30 | 80 | 90 | 50 | 62 | 88 | 75 | 100 | 100 | 67 | 100 | 55 |
| don't know | 3 | 8 | | | | | 10 | | | | 25 | | | 33 | | |

Table XLI shows the provisions for continuation of contributions during disability under long-term total disability income benefits. Thirty three percent of small, 71 percent of medium and 75 percent of large institutions had provisions for continuation of contributions during disability. Eighty percent of public, but only 40 percent of private and 50 percent of denominational institutions had provisions for this fringe benefit.

A majority of institutions by location in Tennessee, South and North Carolina provided provisions for continuation of contributions during disability. By religious affiliation, 100 percent of Baptist institutions had provisions, 100 percent of Episcopal institutions made no provisions, and Methodist institutions were equally divided among two provisions. Sixty percent of non-denominational institutions had provisions for continuation of contributions during disability.

Table XLII presents information about the continuation of service credited toward retirement during disability under long-term disability income benefits. Considered by size of institutions, the following institutions had provisions for continuation of services: small, 50 percent; medium, 71 percent and large, 75 percent.

At least 50 percent of public, private and denominational institutions had provisions for service credited toward retirement during disability.

By location 50 percent of all institutions had provisions for continuation of service credited toward retirement during disability.

TABLE XLI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REPORTING PROVISIONS FOR CONTINUATION OF CONTRIBUTIONS DURING DISABILITY UNDER LONG-TERM TOTAL DISABILITY INCOME BENEFITS

| Provisions For Continuation of Contributions | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 57 | 33 | 71 | 75 | 80 | 40 | 50 | 40 | 63 | 63 | 75 | 50 | 100 | 33 | | 60 |
| no | 37 | 50 | 29 | 25 | 20 | 50 | 40 | 60 | 25 | 37 | | 50 | | 33 | 100 | 35 |
| don't know | 6 | 17 | | | | 10 | 10 | | 12 | | 25 | | | 33 | | 5 |

TABLE XLII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REPORTING PROVISIONS FOR CONTINUATION OF SERVICE CREDITED TOWARD RETIREMENT DURING DISABILITY UNDER LONG-TERM TOTAL DISABILITY INCOME BENEFITS

| Provisions For Continuation of Service | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 64 | 50 | 71 | 75 | 80 | 60 | 50 | 60 | 75 | 50 | 75 | 50 | 100 | 33 | | 70 |
| no | 23 | 25 | 29 | 25 | 10 | 20 | 40 | 30 | 12 | 38 | | 50 | | 33 | 100 | 15 |
| don't know | 13 | 25 | | | 10 | 20 | 10 | 10 | 12 | 12 | 25 | | | 33 | | 15 |

By religious affiliation, 100 percent of Baptist institutions had provisions and 100 percent of Episcopal institutions had no provisions. Seventy percent of non-denominational institutions had provisions for service credited toward retirement during disability.

Table XLIII reveals that the waiting period before a new faculty member is eligible to participate in long-term total disability income benefits is one month or less in 50 percent of the sample. Considered by size of institutions, the waiting period for small institutions was varied the waiting period for a majority of medium and large institutions was one month or less.

One month or less was required as a waiting period in 80 percent of the public institutions. Forty percent of private institutions and only 30 percent of the denominational institutions required a waiting period of one month or less.

Waiting periods by location for all institutions indicated 70 percent of Georgia's, 50 percent of Tennessee's and North Carolina's and only 25 percent of South Carolina's required one month or less. When viewed from a religious affiliation perspective, 100 percent of Baptist institutions required one month or less as waiting periods, while 100 percent of Episcopal institutions required two to six months. Seventy five percent of Methodist institutions and 67 percent of Presbyterian institutions required other waiting periods. Sixty percent of non-denominational institutions required one month or less as the waiting period for long-term disability income benefits.

TABLE XLIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REPORTING A WAITING PERIOD BEFORE NEW FACULTY MEMBER IS ELIGIBLE TO PARTICIPATE IN INSURED OR SELF-INSURED LONG-TERM TOTAL DISABILITY INCOME BENEFITS

| | | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Waiting Period | All Inst. N=30 | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| one month or less | 50 | 25 | 65 | 75 | 80 | 40 | 30 | 70 | 50 | 25 | 50 | 25 | 100 | | | 60 |
| two to six months | 10 | 8 | 14 | | | 20 | 10 | | 12 | 25 | | | | | 100 | 10 |
| seven to twelve months | 10 | 8 | 14 | | 10 | 20 | 50 | 20 | | | 25 | | | | | 15 |
| other | 27 | 50 | 7 | 25 | 10 | 20 | 50 | 10 | 38 | 50 | | 75 | | 67 | | 15 |
| don't know | 3 | 8 | | | | | 10 | | | | 25 | | | 33 | | |

Table XLIV reports the maximum period during which long-term total disability income benefits are paid to disabled faculty members. Eighty three percent of small institutions provided one to ten years as maximum period, and only 7 percent of medium institutions provided one to ten years as maximum period.

Ninety percent of all public, private and denominational institutions required other maximum periods during which long-term total disability benefits are paid to disabled faculty.

By location, at least 75 percent of all institutions responded that the category of other described the maximum period for which benefits were paid. When viewed from a religious affiliation perspective, all denominational institutions, except Presbyterian, responded with other as the maximum period during which long-term disability benefits were paid to disabled faculty.

## VIII. OTHER FACULTY BENEFITS

This section covers those faculty benefits which do not fall under retirement benefits, group life insurance benefits, health insurance benefits, short and long-term disability benefits. All other miscellaneous benefits fall in this section. These benefits include tuition waiver, sabbatical leaves, leave of absences, credit union, loans, general campus facilities and events, faculty club, faculty parking and other miscellaneous benefits.

Table XLV shows the percentage of institutions which provided tuition waiver benefits for faculty members. One hundred percent of

TABLE XLIV

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION REQUIRING A MAXIMUM PERIOD DURING WHICH LONG-TERM DISABILITY INCOME BENEFITS ARE PAID TO DISABLED FACULTY MEMBERS

| Maximum Period Benefits Paid | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N= 12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N=4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| one to ten years | 3 | 83 | 7 | | 10 | | | | 12 | | | | | | | 5 |
| other | 90 | 17 | 93 | 100 | 90 | 90 | 90 | 100 | 75 | 100 | 75 | 100 | 100 | 67 | 100 | 90 |
| don't know | 7 | | | | | 10 | 10 | | 12 | | 25 | | | 33 | | 5 |

TABLE XLV

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED TUITION WAIVER BENEFITS FOR FACULTY MEMBERS

| Tuition Waiver Benefits for Faculty | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 83 | 100 | 79 | 50 | 50 | 100 | 100 | 70 | 88 | 88 | 100 | 100 | 100 | 100 | 100 | 75 |
| no | 17 | | 21 | 50 | 50 | | | 30 | 12 | 12 | | | | | | 25 |

small, 79 percent of medium and 50 percent of large institutions provided tuition waiver for faculty. Fifty percent of public, and 100 percent of private and denominational institutions provided this fringe benefit for faculty.

Tuition waiver benefits for faculty by location for all institutions varied from Georgia's 70 percent to North Carolina's 100 percent. By religious affiliation, 100 percent of denominational institutions provided tuition waiver benefits for faculty members. Seventy five percent of non-denominational institutions provided tuition waiver benefits for faculty.

Table XLVI reveals the percentage of institutions which provided tuition waiver benefits for dependents of faculty members. One hundred percent of small, 57 percent of medium and none of the large institutions provided tuition waiver benefits for faculty dependents. No public institutions, and 100 percent of private and denominational institutions provided tuition waiver benefits for dependents of faculty.

Differences in not providing tuition waiver benefits for dependents of faculty by location for all institutions varied from Georgia's 30 percent to North Carolina's 50 percent. From a religious affiliation perspective, 100 percent of denominational institutions provided tuition waiver benefits for dependents of faculty. Non-denominational institutions were equally divided between providing and not providing tuition waiver benefits for dependents of faculty.

Table XLVII shows the percentage of institutions which provided sabbatical leaves for faculty members. Eighty three percent

TABLE XLVI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED TUITION WAIVER BENEFITS FOR DEPENDENTS OF FACULTY MEMBERS

| Tuition Waiver Benefits For Dependents of Faculty | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 67 | 100 | 57 | | | 100 | 100 | 70 | 63 | 75 | 50 | 100 | 100 | 100 | 100 | 50 |
| no | 33 | | 43 | 100 | 100 | | | 30 | 37 | 25 | 50 | | | | | 50 |

TABLE XLVII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH SABBATICAL LEAVES WERE AVAILABLE FOR FACULTY MEMBERS

| Sabbatical Leaves For Faculty | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N= 12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| yes | 53 | 83 | 36 | 25 | 30 | 70 | 60 | 40 | 63 | 75 | 25 | 25 | 50 | 100 | 100 | 50 |
| no | 47 | 17 | 64 | 75 | 70 | 30 | 40 | 60 | 37 | 25 | 75 | 75 | 50 | | | 50 |

36 percent of medium and only 25 percent of large institutions provided sabbatical leaves for faculty. Only 30 percent of public, 70 percent of private and 60 percent of denominational institutions provided sabbatical leaves for faculty.

In sabbatical leaves for faculty by location, 63 percent of institutions in Tennessee and 75 percent of the institutions in South Carolina provided sabbatical leaves for faculty members, while the majority of institutions in Georgia and North Carolina made no provisions for sabbatical leaves for faculty. From a religious affiliation point of view, 100 percent of Presbyterian and Episcopal institutions provided sabbatical leaves for faculty. Non-denominational institutions were equally divided on the question of sabbatical leaves for faculty.

Table XLVIII reports the percentage of institutions in which other faculty benefits were available. One hundred percent of all institutions regardless of size, type, location and religious affiliation listed general campus facilities and events as the top other faculty benefit. Ninety two percent of small institutions provided faculty members parking and 83 percent provided faculty travel expenses. One hundred percent of medium institutions provided faculty travel expenses and leaves of absence. One hundred percent of large institutions provided credit union, leaves of absence, and faculty travel expenses.

One hundred percent of public institutions provided leaves of absence and faculty travel expenses. Ninety percent of private

TABLE XLVIII

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION IN WHICH OTHER FACULTY BENEFITS WERE AVAILABLE

| Other Faculty Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N=14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N=10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| legal services | 13 | 17 | 7 | 25 | 20 | 20 | | | 25 | 12 | 25 | | | | | 20 |
| business travel accident insurance | 30 | 8 | 43 | 50 | 40 | 10 | 40 | 10 | 50 | 38 | 25 | 50 | 50 | | 100 | 25 |
| key man insurance | 0 | | | | | | | | | | | | | | | |
| supplementary life ins. | 27 | 17 | 21 | 75 | 40 | | 40 | 40 | 25 | 25 | | 50 | | 33 | 100 | 20 |
| annual physical examinations | 0 | | | | | | | | | | | | | | | |
| group automobile insurance | 0 | | | | | | | | | | | | | | | |
| group homeowners insurance | 0 | | | | | | | | | | | | | | | |
| counseling services or investments | 7 | | | | | | | | | | | | | | | |
| faculty housing | 57 | 75 | 50 | 25 | 20 | 90 | 60 | 60 | 50 | 50 | 75 | 25 | 100 | 67 | 100 | 55 |

TABLE XLVIII (Continued)

| Other Faculty Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| mortgage loans | 17 | 25 | 14 | | | | 50 | 10 | 12 | 25 | 25 | 50 | 50 | 33 | 100 | |
| personal loans | 23 | 42 | 14 | | | 20 | 50 | 20 | 38 | 12 | 25 | 50 | | 67 | 100 | 10 |
| faculty travel expenses | 93 | 83 | 100 | 100 | 100 | 90 | 90 | 80 | 100 | 100 | 100 | 75 | 100 | 100 | 100 | 95 |
| leaves of absence | 90 | 75 | 100 | 100 | 100 | 90 | 80 | 80 | 100 | 88 | 100 | 75 | 50 | 100 | 100 | 95 |
| faculty club | 23 | 17 | 21 | 50 | 30 | | 40 | 20 | 38 | 25 | | 50 | | 33 | 100 | 15 |
| faculty parking | 80 | 92 | 79 | 50 | 60 | 80 | 100 | 80 | 75 | 88 | 75 | 100 | 100 | 100 | 100 | 70 |
| general campus facilities and events | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| credit union | 67 | 50 | 71 | 100 | 90 | 60 | 50 | 90 | 75 | 38 | 50 | 50 | 50 | 33 | 100 | 75 |
| other | 63 | 75 | 50 | 75 | 60 | 50 | 80 | 80 | 63 | 50 | 50 | 75 | 50 | 100 | 100 | 55 |

institutions provided faculty housing, leaves of absence and faculty travel expenses. One hundred percent of denominational institutions provided faculty parking and 90 percent provided faculty travel expenses.

Similarities in other faculty benefits by locations for all institutions indicated that 90 percent of Georgia's institutions provided credit unions and 80 percent provided faculty parking, leaves of absence and faculty travel expenses. One hundred percent of institutions in Tennessee provided faculty travel expenses, faculty parking and leaves of absence. One hundred percent of institutions in South Carolina provided faculty travel expenses and 88 percent provided leaves of absences and faculty parking. One hundred percent of the institutions in North Carolina provided faculty travel expenses and leaves of absences.

From a religious affiliation viewpoint, 100 percent of Methodist institutions provided faculty parking and 75 percent provided faculty travel expenses and leaves of absence. Among Baptist institutions, 100 percent provided faculty parking, faculty travel expenses and faculty housing. One hundred percent of Presbyterian institutions provided faculty travel expenses, leave of absence and faculty parking. Among Episcopal institutions, 100 percent provided business travel, accident insurance, supplementary life insurance, faculty housing, mortgage loans, personal loans, faculty travel expenses, leave of absences, faculty club, faculty parking, credit union, and other

benefits. Ninety five percent of non-denominational institutions provided faculty travel expenses and leaves of absence.

Faculty fringe benefits that institutions reported may be forthcoming in the next five years were limited. The investigator examined the responses of the institutions by content analysis. The categories for the content analysis were as follows: (1) personal faculty benefits, (2) tuition waiver benefits, and (3) institutional benefits on campus.

The most frequent institutional responses of the personal faculty benefits were: (1) upgrading retirement programs, (2) upgrading long-term disability, (3) dental coverage, (4) upgrading group life insurance, (5) upgrading medical programs, (6) group automobile insurance, (7) health maintenance organization, and (8) sabbatical leave.

The tuition waiver responses included: (1) improving tuition waiver and (2) expansion of tuition waiver to staff. The analysis of institutional benefits on campus was eliminated because of no response.

Faculty fringe benefits that institutions reported may be forthcoming in the next five years are listed in order of importance: (1) retirement benefits, (2) long-term disability benefits, (3) dental coverage, (4) group life insurance benefits, and (5) medical benefits.

## IX. ASSESSMENT BY INSTITUTIONS OF FACULTY BENEFITS

This section covers assessments reported by administrators. These are: faculty understanding of fringe benefits, faculty satisfaction of fringe benefits, and attitudes toward 12 fringe benefit categories. These assessments by size, type, location and religious affiliation provided the investigator with an analysis of each of the 30 responding institutions.

Table XLIX reports on the assessment of faculty understanding of fringe benefits. Considered by size, 42 percent of small institutions, 43 percent of medium institutions and 50 percent of large institutions assessed faculty understanding of fringe benefits as being fairly good. Forty percent of public and private, and 50 percent of denominational institutions also assessed faculty understanding as fairly good.

Assessments by location for all institutions indicated a variation from a low of 25 percent to a high of 75 percent on an assessment of fairly good understanding. From a religious affiliation viewpoint, 75 percent of Methodist institutions and 67 percent of Presbyterian institutions reported a high assessment of fairly good understanding on the part of faculty. Non-denominational institutions (75 percent) reported an assessment of reasonable understanding or fairly good understanding. Overall, the mean assessment for faculty understanding of fringe benefits varied from a low of 2.5 in North Carolina institutions to a high of 3.5 in large institutions. The

TABLE XLIX

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED AN ASSESSMENT OF FACULTY UNDERSTANDING OF FRINGE BENEFITS

| Institutional Assessment of Faculty Understanding | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N=12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N= 10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| 1. little understanding | 0 | | | | | | | | | | | | | | | |
| 2. insufficient understanding | 23 | 8 | 43 | | 30 | 20 | 20 | 20 | 12 | 12 | 75 | | 50 | 33 | | 25 |
| 3. reasonable understanding | 33 | 50 | 14 | 50 | 30 | 40 | 30 | 50 | 50 | 12 | | 25 | 50 | | 100 | 35 |
| 4. fairly good understanding | 43 | 42 | 43 | 50 | 40 | 40 | 50 | 30 | 38 | 75 | 25 | 75 | | 67 | | 40 |
| 5. very good understanding | 0 | | | | | | | | | | | | | | | |

mean assessment for faculty understanding of fringe benefits was 3.2 at all institutions, which indicated a slightly greater than a reasonable understanding.

Table L reveals the assessment of faculty satisfaction with fringe benefits. Considered by size, 50 percent of small institutions, 43 percent of medium institutions and 50 percent of large institutions assessed faculty satisfaction of fringe benefits that many faculty needs were met. Forty percent of public and denominational institutions and 60 percent of private institutions also assessed faculty satisfaction that many faculty needs were met.

Assessments by location for all institutions indicated a variety of patterns on faculty satisfaction. Episcopal and Methodist institutions indicated higher faculty satisfaction than did Baptist or Presbyterian institutions. Fifty percent of non-denominational institutions indicated an assessment that many faculty needs were met. Overall, the mean assessment for faculty satisfaction of fringe benefits varied from a low of 2.5 in Baptist institutions to a high of 4.0 in Episcopal institutions. The mean assessment for faculty satisfaction of fringe benefits was 3.1 at all institutions, which indicated a slightly greater assessment than half or more of faculty needs were met.

Table LI shows faculty attitudes toward 12 categories of fringe benefits. One hundred percent of responding institutions regardless of size, type, location and religious affiliation reported general campus facilities and events as adequate. One hundred percent

TABLE L

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED AN ASSESSMENT OF FACULTY SATISFACTION OF FRINGE BENEFITS

| Institutional Assessment of Faculty Satisfaction | All Inst. N= 30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small N= 12 | Medium N= 14 | Large N= 4 | Pub. N= 10 | Pri. N= 10 | Den. N= 10 | GA N=10 | TN N= 8 | SC N= 8 | NC N= 4 | Meth. N= 4 | Bapt. N= 2 | Pres. N= 3 | Epis. N= 1 | Non-Den. N= 20 |
| 1. meet few or none of my needs | 0 | | | | | | | | | | | | | | | |
| 2. meet some but still substantial gaps | 33 | 42 | 21 | 50 | 40 | 20 | 40 | 30 | 63 | 12 | 25 | 25 | 50 | 67 | | 30 |
| 3. meet half or more of my needs | 20 | 8 | 36 | | 20 | 20 | 20 | 10 | | 38 | 50 | 25 | 50 | | | 20 |
| 4. meet many of my needs | 47 | 50 | 43 | 50 | 40 | 60 | 40 | 60 | 37 | 50 | 25 | 50 | | 33 | 100 | 50 |
| 5. meet most or all of my needs | 0 | | | | | | | | | | | | | | | |

TABLE LI

PERCENT OF INSTITUTIONS BY SIZE, TYPE, LOCATION AND RELIGIOUS AFFILIATION WHICH PROVIDED ADEQUATE ATTITUDES TOWARD THE CATEGORIES OF FRINGE BENEFITS

| Categories of Fringe Benefits | All Inst. N= 30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small A | Medium A | Large A | Pub. A | Pri. A | Den. A | GA A | TN A | SC A | NC A | Meth. A | Bapt. A | Pres. A | Epis. A | Non-Den. A |
| 1. general campus facilities and events | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 2. health insurance | 90 | 92 | 86 | 100 | 90 | 90 | 90 | 100 | 75 | 100 | 75 | 100 | 50 | 100 | 100 | 90 |
| 3. retirement | 88 | 25 | 79 | 100 | 100 | 90 | 70 | 90 | 100 | 75 | 75 | 50 | 50 | 100 | 100 | 95 |
| 4. sick pay | 88 | 92 | 79 | 100 | 80 | 90 | 90 | 80 | 88 | 88 | 100 | 100 | 100 | 67 | 100 | 85 |
| 5. leaves of absence | 83 | 83 | 79 | 100 | 90 | 80 | 80 | 90 | 88 | 88 | 50 | 75 | 50 | 100 | 100 | 75 |
| 6. credit union | 77 | 67 | 79 | 100 | 90 | 80 | 60 | 90 | 88 | 63 | 50 | 75 | 50 | 33 | 100 | 75 |
| 7. short-term disability | 77 | 33 | 79 | 75 | 70 | 80 | 80 | 70 | 75 | 75 | 100 | 75 | 100 | 67 | 100 | 75 |

TABLE LI (Continued)

| Categories of Fringe Benefits | All Inst. N=30 | Size | | | Type | | | Location (State) | | | | Religious Affiliation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Small A | Medium A | Large A | Pub. A | Pri. A | Den. A | GA A | TN A | SC A | NC A | Meth. A | Bapt. A | Pres. A | Epis. A | Non-Den. A |
| 8. group life insurance | 70 | 50 | 86 | 75 | 80 | 60 | 70 | 80 | 38 | 75 | 100 | 100 | 100 | 33 | | 70 |
| 9. faculty housing | 70 | 100 | 57 | 25 | 40 | 90 | 80 | 50 | 75 | 88 | 75 | 50 | 100 | 100 | 100 | 65 |
| 10. tuition waiver | 67 | 92 | 64 | | 10 | 90 | 100 | 70 | 75 | 63 | 50 | 100 | 100 | 100 | 100 | 50 |
| 11. long-term disability | 67 | 50 | 71 | 100 | 80 | 70 | 50 | 80 | 75 | 37 | 75 | 50 | 50 | 33 | 100 | 75 |
| 12. sabbatical leave | 40 | 75 | 36 | | 10 | 60 | 50 | 20 | 63 | 50 | 25 | 25 | | 100 | 100 | 35 |

of large institutions, Georgia and South Carolina institutions, Methodist, Presbyterian and Episcopal institutions reported health insurance as adequate. Retirement benefits were perceived as adequate by large institutions, public institutions, Tennessee institutions, Presbyterian and Episcopal institutions. Sick pay was perceived as adequate by 100 percent of large institutions and Episcopal institutions reported credit union benefits were adequate. One hundred percent of North Carolina, Baptist and Episcopal institutions reported short-term disability benefits as adequate. Group life insurance was perceived as adequate by 100 percent of North Carolina, Methodist and Baptist institutions. Faculty housing was perceived as adequate by 100 percent of small institutions, Baptist institutions, Presbyterian institutions and Episcopal institutions.

One hundred percent of denominational institutions, Methodist, Baptist, Presbyterian and Episcopal, indicated tuition waiver benefits was adequate. Long-term disability benefits was perceived as adequate by 100 percent of large and Episcopal institutions. One hundred percent of Presbyterian and Episcopal institutions indicated sabbatical leave benefits was also adequate.

Considered by size, 100 percent of small institutions reported campus facilities and events, and faculty housing benefits was adequate. Among medium institutions, 100 percent indicated benefits related to general campus facilities and events was adequate. One hundred percent of large institutions indicated benefits was

adequate in the areas of general campus facilities and events, health insurance, retirement, sick pay, leaves of absence, credit union and long-term disability.

Considered by type, 100 percent of public institutions reported general campus facilities and events and retirement benefits were adequate. Among private institutions, 100 percent reported general campus facilities and events benefits were adequate. One hundred percent of denominational institutions reported general campus facilities and events and tuition waiver benefits were adequate.

Considered by location, 100 percent of Georgia institutions indicated general campus facilities and events and health insurance benefits were adequate. One hundred percent of Tennessee institutions indicated benefits related to general campus facilities and events, and retirement were adequate. One hundred percent of South Carolina institutions indicated general campus facilities and events and health insurance benefits as being adequate. In North Carolina institutions, 100 percent indicated adequate benefits in the categories of genral campus facilities and events, sick pay, short-term disability and group life insurance.

From a religious affiliation perspective, 100 percent of Methodist institutions reported adequate benefits in the areas of general campus facilities and events, health insurance, sick pay, group life insurance and tuition waiver. Among the Baptist institutions, 100 percent indicated adequate benefits in the areas of genral

campus facilities and events, sick pay benefits, short-term disability, group life insurance, faculty housing and tuition waiver. One hundred percent of Presbyterian institutions indicated adequate benefits in the categories of general campus facilities and events, health insurance, retirement, leaves of absence, faculty housing, tuition waiver and sabbatical leave. Among Episcopal institutions, 100 percent indicated adequate benefits in every category except group life insurance.

# CHAPTER IV

## PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA OBTAINED FROM FACULTY SURVEY INSTRUMENT

### I. INTRODUCTION

Data presented in this chapter were secured by the administration of a mailed faculty survey instrument to a random stratified sample of full-time faculty, who held the rank of Professor, Associate Professor, Assistant Professor, Lecturer or Instructor at the 30 selected colleges and universities. Questions were designed to gather information from faculty about fringe benefits available at their institution and to assess faculty understanding of available fringe benefits.

The data obtained from the faculty survey instrument were analyzed statistically and presented by tables and by written description. Analysis of variance was used to examine degree of faculty understanding by institutional size, type, location, religious affiliation and faculty academic rank. The Statistical Package for the Social Sciences (SPSS) version H and Statistical Analysis System (SAS) were used for analysis of faculty understanding at each institution. The Chi-square statistic was used to determine whether or not frequencies of response differences were statistically significant (.05), based on respondents' academic rank, age, sex, length of service, number of children, degree, and college or department.

The data in this chapter are presented under five major headings. These are: demographic characteristics of faculty respondents; faculty understanding of fringe benefits at each selected institution; faculty understanding of fringe benefits by size, type, location, religious affiliation and academic rank; faculty understanding of fringe benefits by academic rank, age, sex, service, number of children, degree and college or department; and trends in faculty fringe benefits for the next five years.

A total of 399 usable faculty survey instruments was collected which included 263 public, 65 private and 71 denominational. The timetable of faculty survey instruments returned is listed below:

| Date | Public | Private | Denominational | Total |
|---|---|---|---|---|
| June 1, 1980 | 0 | 0 | 0 | 0 |
| June 15, 1980 | 13 | 4 | 10 | 27 |
| July 1, 1980 | 114 | 13 | 10 | 137 |
| July 15, 1980 | 42 | 7 | 15 | 64 |
| August 1, 1980 | 32 | 12 | 5 | 49 |
| August 15, 1980 | 18 | 18 | 11 | 47 |
| September 1, 1980 | 22 | 5 | 11 | 38 |
| September 6, 1980 | 22 | 6 | 9 | 37 |
| Total | 263 | 65 | 71 | 399 |

## II. DEMOGRAPHIC CATEGORIES OF FACULTY RESPONDENTS

Table LII summarizes the number and percentage of faculty respondents by academic rank, age, length of service, sex, number of children, highest earned degree, academic college or department, size, type and location of institution, religious affiliation of institution and total faculty employed. The highest percent of faculty responses in each demographic category is as follows: academic rank, Professor with 41 percent; age, 50 or over with 34 percent; length of service, 0-9 with 44 percent; sex, male with 73 percent; dependent children, 2-6 with 46 percent; highest earned degree, doctorate with 68 percent; academic college or department, other with 47 percent; size, medium 51 percent; type of institution, public with 66 percent; location, Georgia with 29 percent; religious affiliation, non-denominational with 82 percent and total faculty employed, Associate and Assistant Professor with 30 percent.

## III. FACULTY UNDERSTANDING OF FRINGE BENEFITS AT EACH SELECTED INSTITUTION

Faculty understanding of fringe benefits at each selected institution in four southeastern states was examined; this section reports the results. Faculty respondents indicated on the faculty survey instrument their understanding of fringe benefits in six areas: retirement benefits, group life insurance benefits, health insurance benefits, short-term disability and sick pay benefits, long-term total

TABLE LII

DEMOGRAPHIC CATEGORIES OF FACULTY RESPONDENTS

| Demographic Categories | Number | Percent |
|---|---|---|
| Academic Rank | | |
| Professor | 164 | 41 |
| Associate Professor | 129 | 32 |
| Assistant Professor | 82 | 21 |
| others | 24 | 6 |
| Age | | |
| 39 or less | 118 | 30 |
| 40-49 | 127 | 32 |
| 50 or over | 137 | 34 |
| no response | 17 | 4 |
| Length of Service | | |
| 0-9 | 174 | 44 |
| 10-19 | 151 | 38 |
| 20 or more | 58 | 14 |
| no response | 16 | 4 |
| Sex | | |
| male | 290 | 73 |
| female | 83 | 21 |
| no response | 26 | 6 |
| Dependent Children | | |
| 0 | 125 | 31 |
| 1 | 74 | 19 |
| 2-6 | 182 | 46 |
| no response | 18 | 4 |
| Highest Earned Degree | | |
| bachelor's | 8 | 2 |
| master's | 87 | 22 |
| doctorate | 271 | 68 |
| other | 33 | 8 |
| Academic College or Department | | |
| Education | 86 | 22 |
| Liberal Arts | 124 | 31 |
| other | 189 | 47 |

TABLE LII (Continued)

| Demographic Categories | Number | Percent |
|---|---|---|
| Location (state) | | |
| Georgia | 117 | 29 |
| Tennessee | 101 | 25 |
| South Carolina | 110 | 28 |
| North Carolina | 52 | 13 |
| no response | 19 | 5 |
| Type of Institution | | |
| public | 263 | 66 |
| private | 65 | 16 |
| denominational | 71 | 18 |
| Size of Institution | | |
| small | 56 | 14 |
| medium | 204 | 51 |
| large | 139 | 35 |
| Religious Affiliation | | |
| Methodist | 38 | 10 |
| Baptist | 14 | 4 |
| Presbyterian | 12 | 3 |
| Episcopal | 7 | 1 |
| non-denominational | 328 | 82 |
| Total Faculty Employed | | |
| Professor | 2,159 | 29 |
| Associate Professor | 2,223 | 30 |
| Assistant Professor | 2,214 | 30 |
| Lecturer | 90 | 1 |
| Instructor | 708 | 10 |

disability income benefits, and other faculty benefits. Faculty understanding was measured by the percentage of correct answers given regarding the availability of fringe benefits at their institutions.

Table LIII presents the total percent of correct faculty responses to all questions on the faculty survey instrument and mean percent of correct responses on the questions respondent answered on the faculty survey instrument at each of the 30 selected institutions. Public institution 1 indicated a total percent (column A) of faculty understanding of 17 percent and a mean percent (column B) of faculty understanding of 46 percent. The percentage was displayed to show the variation of faculty understanding of fringe benefits. Ten public institutions indicated a total percent of faculty understanding range from a low of 17 percent to a high of 38 percent, private institutions indicated a range from a low of 29 percent to a high of 53 percent, and denominational institutions indicated a range from a low of 26 percent to a high of 46 percent.

The resulting mean of respondents (column B) correct answers of questions answered on faculty survey instruments indicated a much higher understanding level than by faculty who were rated on total percent of all questions on fringe benefits at each institution. Public institutions mean percent of faculty understanding varied from a low of 46 percent to a high of 65 percent, private institutions mean percent varied from a low of 57 percent to a high of 83 percent and denominational

TABLE LIII

TOTAL PERCENT AND MEAN PERCENT OF FACULTY UNDERSTANDING CONCERNING FRINGE BENEFITS AVAILABLE AT EACH SELECTED INSTITUTION

| Institution | **Total Percent Column A | *$\overline{X}$ Percent of Respondent's Answers Column B |
|---|---|---|
| public 1 | 17 | 46 |
| public 2 | 33 | 63 |
| public 3 | 34 | 58 |
| public 4 | 38 | 64 |
| public 5 | 27 | 50 |
| public 6 | 38 | 63 |
| public 7 | 36 | 61 |
| public 8 | 32 | 65 |
| public 9 | 32 | 55 |
| public 10 | 37 | 62 |
| | $\overline{X}$=32 | $\overline{X}$=58 |
| private 1 | 37 | 73 |
| private 2 | 44 | 75 |
| private 3 | 29 | 57 |
| private 4 | 34 | 69 |
| private 5 | 37 | 72 |
| private 6 | 38 | 65 |
| private 7 | 39 | 76 |
| private 8 | 34 | 72 |
| private 9 | 50 | 82 |
| private 10 | 53 | 83 |
| | $\overline{X}$=40 | $\overline{X}$=72 |
| denominational 1 | 40 | 78 |
| denominational 2 | 31 | 66 |
| denominational 3 | 43 | 66 |
| denominational 4 | 31 | 68 |
| denominational 5 | 35 | 63 |
| denominational 6 | 37 | 64 |
| denominational 7 | 31 | 68 |
| denominational 8 | 41 | 69 |

TABLE LIII (Continued)

| Institution | **Total Percent Column A | *$\overline{X}$ Percent of Respondent's Answers Column B |
|---|---|---|
| denominational 9 | 46 | 70 |
| denominational 10 | 26 | 55 |
| | $\overline{X}$=36 | $\overline{X}$=67 |

*Mean percent of questions respondents answered correctly.

**Total percent of all questions answered correctly.

institution mean percent varied from a low of 55 percent to a high of 78 percent. Overall, mean percent of faculty understanding varied from a low of 46 percent to a high of 83 percent.

## IV. FACULTY UNDERSTANDING OF FRINGE BENEFITS BY SIZE, TYPE, LOCATION, RELIGIOUS AFFILIATION AND ACADEMIC RANK

Faculty understanding of fringe benefits by size, type, location, religious affiliation and academic rank is reported in this section. The mean percent of correct faculty responses was analyzed by an analysis of variance (ANOVA) procedure.

Table LIV presents a summary of the ANOVA for mean percents for faculty understanding of available fringe benefits by five variables. The means were determined by size, type, location, religious affiliation and academic rank.

The variable of size had an $F$ of 6.37, the variable of type had a $F$ of 23.09, the variable of location had an $F$ of 4.20 and the variable of academic rank had an $F$ of 4.31 and were found to be significant at the .05 level. The variable of religious affiliation had an $F$ of 1.98 and was not significant at .05 level.

Table LV shows the mean percent for analysis of variance categories used in analysis of faculty understanding.

The data in Table LV revealed that by size, the most faculty understanding of fringe benefits was at small institutions (68.2 percent) and the least understanding of fringe benefits was at medium institutions (60.7 percent). The most understanding of fringe benefits by type was

TABLE LIV

SUMMARY TABLE FOR ANALYSIS OF VARIANCE OF MEAN PERCENTS FOR FACULTY UNDERSTANDING OF AVAILABLE FRINGE BENEFITS BY SIZE, TYPE, LOCATION, RELIGIOUS AFFILIATION AND ACADEMIC RANK

| Variables | Sum of Squares | df | Mean Square | F Value | PR>F |
|---|---|---|---|---|---|
| size | 2678.95 | 2 | 1339.48 | 6.37 | .0019* |
| type | 8983.96 | 2 | 4491.98 | 23.09 | .0001* |
| location | 2661.28 | 3 | 887.09 | 4.20 | .0062* |
| religious affiliation | 1692.35 | 4 | 423.09 | 1.98 | .0972 |
| academic rank | 4473.57 | 5 | 894.71 | 4.31 | .0009* |

*Significant at .05, errors--size 396, type 396, location 395, religious affiliation 394, and academic rank 392.

TABLE LV

MEAN PERCENT FOR ANALYSIS OF VARIANCE CATEGORIES USED IN ANALYSIS OF FACULTY UNDERSTANDING

| Categories | $\bar{X}$ Percent |
|---|---|
| Size | |
| small | 68.2 |
| medium | 60.7 |
| large | 60.9 |
| Type | |
| public | 58.6 |
| private | 70.6 |
| denominational | 65.8 |
| Location | |
| Georgia | 64.0 |
| Tennessee | 58.0 |
| South Carolina | 62.5 |
| North Carolina | 64.2 |
| Religious Affiliation | |
| Methodist | 64.0 |
| Baptist | 68.3 |
| Presbyterian | 66.6 |
| Episcopal | 69.5 |
| non-denominational | 61.0 |
| Academic Rank | |
| Professor | 64.8 |
| Associate Professor | 61.5 |
| Assistant Professor | 58.5 |
| Lecturer | 56.3 |
| Instructor | 50.3 |
| other | 64.5 |

indicated at private institutions (70.6 percent) followed by denominational institutions (65.8 percent) and the least at public institutions (58.6 percent). By location, the most understanding of fringe benefits existed in North Carolina (64.2 percent), followed closely by Georgia (64 percent) and South Carolina (62.5 percent) and the least in Tennessee (58 percent). Religious affiliation indicated that the highest level of understanding was at Episcopal institutions (69.5 percent) and the lowest level was at non-denominational institutions (61 percent). The highest level of faculty understanding of fringe benefits was indicated by Professors (64.8 percent) and the lowest level was by Instructors (50.3 percent).

## V. FACULTY UNDERSTANDING OF FRINGE BENEFITS BY ACADEMIC RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

This section includes question-by-question responses of the faculty as indicated on the returned faculty survey instrument. Respondents were asked to give information relative to faculty fringe benefits at their institutions. The investigator assessed faculty understanding of fringe benefits by comparing the faculty survey instrument answers with the institutional survey instrument answers on each question. The data in this section expresses the correct understanding of faculty respondents and was analyzed by percentages. The investigator made the assumption that faculty understanding of fringe benefits could be determined by comparing faculty responses with

institutional survey instrument responses to get the mean percent of correct answers. Chi-square statistics and frequency data was used to calculate the .05 level of significance.

Retirement Benefits

Table LVI presents the data on percent of correct understanding of faculty toward retirement benefits. Responses by the total sample revealed that correct faculty understanding was high regardless of academic rank, age, sex, service, number of children, degree and college or department.

Table LVII shows the percent of faculty understanding in which Social Security coverage is available. By academic rank, 71 to 80 percent of the faculty responded correctly. By age, only 8 percent separated young faculty from all faculty in level of correct understanding. By sex, 81 percent of males and 74 percent of females had a correct understanding. Analysis by service yielded significant differences in faculty understanding of Social Security coverage. By number of children, 83 percent of faculty with no children, 74 percent of faculty with one child and 79 percent of faculty with 2-6 children indicated correct faculty understanding of Social Security. By degree, less faculty understanding of Social Security coverage existed among faculty holding other degrees (52 percent). By college or department, more faculty in Liberal Arts (88 percent) responded with correct understanding of this fringe benefit.

TABLE LVI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING RETIREMENT BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Retirement Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 1.17 |
| Professor | 164 | 95 | |
| Associate Professor | 129 | 94 | |
| Assistant Professor | 82 | 84 | |
| other | 24 | 96 | |
| Age | | | .71 |
| young | 118 | 98 | |
| middle | 127 | 98 | |
| old | 137 | 97 | |
| no response | 17 | | |
| Sex | | | 52.94 |
| male | 290 | 98 | |
| female | 83 | 92 | |
| no response | 26 | | |
| Service | | | 1.00 |
| short | 174 | 98 | |
| medium | 151 | 97 | |
| long | 58 | 98 | |
| no response | 16 | | |
| Number of Children | | | 20.88 |
| 0 | 125 | 98 | |
| 1 | 74 | 91 | |
| 2-6 | 177 | 100 | |
| no response | 23 | | |
| Degree | | | 26.91 |
| bachelor's | 8 | 75 | |
| master's | 87 | 90 | |
| doctorate | 271 | 99 | |
| other | 33 | 85 | |
| College or Department | | | 74.56 |
| Education | 86 | 100 | |
| Liberal Arts | 124 | 99 | |
| other | 189 | 90 | |

TABLE LVII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING SOCIAL SECURITY COVERAGE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Social Security Coverage | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 3.51 |
| Professor | 164 | 80 | |
| Associate Professor | 129 | 71 | |
| Assistant Professor | 82 | 76 | |
| other | 24 | 78 | |
| Age | | | 2.95 |
| young | 118 | 74 | |
| middle | 127 | 81 | |
| old | 137 | 82 | |
| no response | 17 | | |
| Sex | | | 19.41 |
| male | 290 | 81 | |
| female | 83 | 74 | |
| no response | 26 | | |
| Service | | | *9.91 |
| short | 174 | 72 | |
| medium | 151 | 83 | |
| long | 58 | 88 | |
| no response | 16 | | |
| Number of Children | | | 3.42 |
| 0 | 125 | 83 | |
| 1 | 74 | 74 | |
| 2-6 | 177 | 79 | |
| no response | 23 | | |
| Degree | | | 11.62 |
| bachelor's | 8 | 25 | |
| master's | 87 | 82 | |
| doctorate | 271 | 78 | |
| other | 33 | 52 | |
| College or Department | | | 25.54 |
| Education | 86 | 83 | |
| Liberal Arts | 124 | 88 | |
| other | 189 | 69 | |

*Chi-square calculated on frequency data using .05 level of significance.

Table LVIII contains the data on the percent of correct faculty understanding of types of retirement benefits. A majority of faculty by academic rank, age, sex, service, number of children and degree indicated a correct understanding of types of retirement benefits. The only exception occurred in the category of college or department, where only 19 percent in the category of other indicated a correct understanding of types of benefits.

Table LIX indicates that a majority of responding faculty regardless of academic rank, age, sex, service, number of children, degree and college or department indicated a correct understanding of institution contribution toward retirement benefits. Significant differences were accounted for by age of faculty. The variation of correct faculty understanding ranged from a low of 75 percent by holders of bachelor's degrees to a high of 96 percent by doctorate degrees.

Table LX shows that a minority of responding faculty regardless of academic rank, age, sex, service, number of children, degree and college or department expressed correct faculty understanding of institution contribution percentage of retirement benefits. Significant differences were accounted for by academic rank. The variation of correct faculty understanding of institution percentage of retirement benefits ranged from a low of 0 percent by holders of bachelor's degrees to a high of 42 percent by faculty with other degrees.

Table LXI reports the correct understanding of the faculty percentage of contribution toward retirement benefits. The minority

TABLE LVIII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING TYPES OF RETIREMENT BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Types of Retirement Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 2.51 |
| Professor | 164 | 85 | |
| Associate Professor | 129 | 78 | |
| Assistant Professor | 82 | 83 | |
| other | 24 | 83 | |
| Age | | | .36 |
| young | 118 | 87 | |
| middle | 127 | 86 | |
| old | 137 | 85 | |
| no response | 17 | | |
| Sex | | | 9.22 |
| male | 290 | 85 | |
| female | 83 | 83 | |
| no response | 26 | | |
| Service | | | 1.76 |
| short | 174 | 83 | |
| medium | 151 | 87 | |
| long | 58 | 88 | |
| no response | 16 | | |
| Number of Children | | | 3.32 |
| 0 | 125 | 82 | |
| 1 | 74 | 82 | |
| 2-6 | 177 | 88 | |
| no response | 23 | | |
| Degree | | | 20.45 |
| bachelor's | 8 | 63 | |
| master's | 87 | 70 | |
| doctorate | 271 | 89 | |
| other | 33 | 78 | |
| College or Department | | | 6.48 |
| Education | 86 | 81 | |
| Liberal Arts | 124 | 93 | |
| other | 189 | 19 | |

TABLE LIX

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING INSTITUTION CONTRIBUTION TOWARD THE COST OF RETIREMENT BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Institution Contribution Toward the Cost of Retirement Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | 8.35 |
| Professor | 164 | 93 | |
| Associate Professor | 129 | 93 | |
| Assistant Professor | 82 | 85 | |
| other | 24 | 78 | |
| Age | | | *8.22 |
| young | 118 | 85 | |
| middle | 127 | 92 | |
| old | 137 | 95 | |
| no response | 17 | | |
| Sex | | | 28.03 |
| male | 290 | 94 | |
| female | 83 | 78 | |
| no response | 26 | | |
| Service | | | 3.02 |
| short | 174 | 89 | |
| medium | 151 | 91 | |
| long | 58 | 97 | |
| no response | 16 | | |
| Number of Children | | | 1.57 |
| 0 | 125 | 89 | |
| 1 | 74 | 92 | |
| 2-6 | 177 | 92 | |
| no response | 23 | | |
| Degree | | | 32.64 |
| bachelor's | 8 | 75 | |
| master's | 87 | 76 | |
| doctorate | 271 | 96 | |
| other | 33 | 93 | |
| College or Department | | | 21.45 |
| Education | 86 | 91 | |
| Liberal Arts | 124 | 94 | |
| other | 189 | 88 | |

TABLE LX

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING INSTITUTION CONTRIBUTION PERCENTAGE OF RETIREMENT BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Institution Contribution Percentage of Retirement Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | *9.51 |
| Professor | 164 | 40 | |
| Associate Professor | 129 | 30 | |
| Assistant Professor | 82 | 22 | |
| other | 24 | 22 | |
| Age | | | 5.84 |
| young | 118 | 25 | |
| middle | 127 | 39 | |
| old | 137 | 35 | |
| no response | 17 | | |
| Sex | | | 2.87 |
| male | 290 | 35 | |
| female | 83 | 28 | |
| no response | 26 | | |
| Service | | | 2.06 |
| short | 174 | 30 | |
| medium | 151 | 34 | |
| long | 58 | 40 | |
| no response | 16 | | |
| Number of Children | | | 5.94 |
| 0 | 125 | 30 | |
| 1 | 74 | 37 | |
| 2-6 | 177 | 33 | |
| no response | 23 | | |
| Degree | | | 4.23 |
| bachelor's | 8 | 17 | |
| master's | 87 | 32 | |
| doctorate | 271 | 34 | |
| other | 33 | 42 | |
| College or Department | | | 4.50 |
| Education | 86 | 31 | |
| Liberal Arts | 124 | 38 | |
| other | 189 | 30 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING FACULTY CONTRIBUTION PERCENTAGE OF RETIREMENT BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Contribution Percentage of Retirement Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 2.67 |
| Professor | 164 | 48 | |
| Associate Professor | 129 | 45 | |
| Assistant Professor | 82 | 44 | |
| other | 24 | 30 | |
| Age | | | *5.84 |
| young | 118 | 25 | |
| middle | 127 | 39 | |
| old | 137 | 35 | |
| no response | 17 | | |
| Sex | | | 11.48 |
| male | 290 | 49 | |
| female | 83 | 40 | |
| no response | 26 | | |
| Service | | | .33 |
| short | 174 | 45 | |
| medium | 151 | 48 | |
| long | 58 | 48 | |
| no response | 16 | | |
| Number of Children | | | 2.33 |
| 0 | 125 | 46 | |
| 1 | 74 | 46 | |
| 2-6 | 177 | 48 | |
| no response | 23 | | |
| Degree | | | 1.68 |
| bachelor's | 8 | 25 | |
| master's | 87 | 47 | |
| doctorate | 271 | 47 | |
| other | 33 | 44 | |
| College or Department | | | 6.06 |
| Education | 86 | 42 | |
| Liberal Arts | 124 | 51 | |
| other | 189 | 46 | |

*Chi-square calculated on frequency data using .05 level of significance.

of responding faculty indicated a correct understanding level by academic rank, age, sex, service, number of children and degree. An exception occurred in the Liberal Arts division of the college or department category. Significant differences were accounted for by age of faculty.

Table LXII shows the accuracy of faculty understanding about retirement age. By academic rank, 54 percent of the Professors responded correctly; 46 percent of Associate Professors had correct understanding; 51 percent of Assistant Professors indicated correct understanding and only 30 percent of other rank had correct understanding of normal retirement age. Only 13 percent of holders of bachelor's degrees had correct understanding, 36 percent of those with master's degrees, 56 percent of those with doctorate degrees and 44 percent of other degrees indicated a correct understanding of normal retirement age. The variation of faculty understanding of normal retirement age existed in all categories of the faculty.

Group Life Insurance Benefits

Table LXIII indicates that at least 78 percent of faculty regardless of academic rank, age, sex, service, number of children, degree and college or department had correct faculty understanding of group life insurance benefits. Significant differences existed in faculty understanding of group life insurance benefits based on academic rank and age of faculty.

Table LXIV shows that correct faculty understanding of faculty contributions to group life insurance benefits varied from 50 percent to

TABLE LXII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING NORMAL RETIREMENT AGE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Normal Retirement Age | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 5.30 |
| Professor | 164 | 54 | |
| Associate Professor | 129 | 46 | |
| Assistant Professor | 82 | 51 | |
| other | 24 | 30 | |
| Age | | | .62 |
| young | 118 | 48 | |
| middle | 127 | 53 | |
| old | 137 | 53 | |
| no response | 17 | | |
| Sex | | | 6.80 |
| male | 290 | 51 | |
| female | 83 | 48 | |
| no response | 26 | | |
| Service | | | .50 |
| short | 174 | 50 | |
| medium | 151 | 50 | |
| long | 58 | 55 | |
| no response | 16 | | |
| Number of Children | | | 2.93 |
| 0 | 125 | 57 | |
| 1 | 74 | 47 | |
| 2-6 | 177 | 48 | |
| no response | 23 | | |
| Degree | | | 16.70 |
| bachelor's | 8 | 13 | |
| master's | 87 | 36 | |
| doctorate | 271 | 56 | |
| other | 33 | 44 | |
| College or Department | | | 26.06 |
| Education | 86 | 50 | |
| Liberal Arts | 124 | 65 | |
| other | 189 | 40 | |

TABLE LXIII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING GROUP LIFE INSURANCE BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Group Life Insurance Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | *9.12 |
| Professor | 164 | 92 | |
| Associate Professor | 129 | 85 | |
| Assistant Professor | 82 | 79 | |
| other | 24 | 91 | |
| Age | | | *6.93 |
| young | 118 | 86 | |
| middle | 127 | 95 | |
| old | 137 | 85 | |
| no response | 17 | | |
| Sex | | | 12.12 |
| male | 290 | 91 | |
| female | 83 | 78 | |
| no response | 26 | | |
| Service | | | 2.62 |
| short | 174 | 89 | |
| medium | 151 | 91 | |
| long | 58 | 83 | |
| no response | 16 | | |
| Number of Children | | | 20.06 |
| 0 | 125 | 79 | |
| 1 | 74 | 85 | |
| 2-6 | 177 | 96 | |
| no response | 23 | | |
| Degree | | | 9.22 |
| bachelor's | 8 | 88 | |
| master's | 87 | 79 | |
| doctorate | 271 | 90 | |
| other | 33 | 81 | |
| College or Department | | | 21.44 |
| Education | 86 | 87 | |
| Liberal Arts | 124 | 86 | |
| other | 189 | 88 | |

TABLE LXIV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING FACULTY CONTRIBUTION TO GROUP LIFE INSURANCE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Contribution to Group Life Insurance | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | *14.83 |
| Professor | 164 | 77 | |
| Associate Professor | 129 | 66 | |
| Assistant Professor | 82 | 54 | |
| other | 24 | 65 | |
| Age | | | 3.68 |
| young | 118 | 63 | |
| middle | 127 | 70 | |
| old | 137 | 74 | |
| no response | 17 | | |
| Sex | | | 5.28 |
| male | 290 | 70 | |
| female | 83 | 63 | |
| no response | 26 | | |
| Service | | | 2.86 |
| short | 174 | 65 | |
| medium | 151 | 74 | |
| long | 58 | 71 | |
| no response | 16 | | |
| Number of Children | | | 5.14 |
| 0 | 125 | 62 | |
| 1 | 74 | 66 | |
| 2-6 | 177 | 74 | |
| no response | 23 | | |
| Degree | | | 13.80 |
| bachelor's | 8 | 50 | |
| master's | 87 | 55 | |
| doctorate | 271 | 72 | |
| other | 33 | 85 | |
| College or Department | | | 2.86 |
| Education | 86 | 66 | |
| Liberal Arts | 124 | 68 | |
| other | 189 | 70 | |

*Chi-square calculated on frequency data using .05 level of significance.

85 percent. Among academic ranks, Professors answered correctly 77 percent of the time, Associate Professors had a 66 percent level of correct faculty understanding, Assistant Professors had only a 54 percent level of correct understanding and other ranks indicated 65 percent level of correct faculty understanding. These differences were significant at the .05 level. A majority of responding faculty indicated a correct understanding of faculty contribution of group life insurance regardless of age, sex, service, number of children and college or department.

Table LXV reports the faculty understanding of eligibility in group life insurance benefits. The correct faculty understanding varied from a low of 49 percent by faculty with a master's degree to a high of 72 percent by Professors. Major differences existed in faculty understanding of faculty eligibility for group life insurance based on academic rank of the faculty. Sixty seven percent of male faculty but only 51 percent of female faculty indicated a correct understanding of eligibility for group life insurance.

Table LXVI reports that the waiting period for group life insurance was correctly understood by at least 39 percent of Professors, Associate Professors, Assistant Professors and other ranks. In the categories of age, sex, service, number of children, degree and college or department, a correct understanding was exhibited by at least 35 percent of responding faculty. Significant differences were accounted for by service of faculty.

TABLE LXV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING FACULTY MEMBERS ELIGIBILITY FOR GROUP LIFE INSURANCE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Members Eligibility for Group Life Insurance | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | *13.10 |
| Professor | 164 | 72 | |
| Associate Professor | 129 | 57 | |
| Assistant Professor | 82 | 50 | |
| other | 24 | 61 | |
| Age | | | 3.44 |
| young | 118 | 58 | |
| middle | 127 | 67 | |
| old | 137 | 68 | |
| no response | 17 | | |
| Sex | | | 8.65 |
| male | 290 | 67 | |
| female | 83 | 51 | |
| no response | 26 | | |
| Service | | | 1.91 |
| short | 174 | 61 | |
| medium | 151 | 68 | |
| long | 58 | 66 | |
| no response | 16 | | |
| Number of Children | | | 3.43 |
| 0 | 125 | 60 | |
| 1 | 74 | 60 | |
| 2-6 | 177 | 69 | |
| no response | 23 | | |
| Degree | | | 11.84 |
| bachelor's | 8 | 50 | |
| master's | 87 | 49 | |
| doctorate | 271 | 68 | |
| other | 33 | 52 | |
| College or Department | | | 6.49 |
| Education | 86 | 64 | |
| Liberal Arts | 124 | 64 | |
| other | 189 | 62 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXVI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING WAITING PERIOD FOR GROUP LIFE INSURANCE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Waiting Period for Group Life Insurance | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .39 |
| Professor | 164 | 39 | |
| Associate Professor | 129 | 39 | |
| Assistant Professor | 82 | 43 | |
| other | 24 | 39 | |
| Age | | | 3.67 |
| young | 118 | 42 | |
| middle | 127 | 47 | |
| old | 137 | 35 | |
| no response | 17 | | |
| Sex | | | 8.38 |
| male | 290 | 42 | |
| female | 83 | 36 | |
| no response | 26 | | |
| Service | | | *6.07 |
| short | 174 | 46 | |
| medium | 151 | 41 | |
| long | 58 | 28 | |
| no response | 16 | | |
| Number of Children | | | 9.49 |
| 0 | 125 | 35 | |
| 1 | 74 | 37 | |
| 2-6 | 177 | | |
| no response | 23 | | |
| Degree | | | 3.66 |
| bachelor's | 8 | 38 | |
| master's | 87 | 35 | |
| doctorate | 271 | 42 | |
| other | 33 | 33 | |
| College or Department | | | 6.91 |
| Education | 86 | 41 | |
| Liberal Arts | 124 | 39 | |
| other | 189 | 42 | |

*Chi-square calculated on frequency data using .05 level of significance.

Table LXVII shows that faculty generally did not understand the method of determining group life insurance coverage regardless of academic rank, age, sex, service, number of children, degree and college or department. Correct faculty understanding varied from a low of 13 percent for Assistant Professors to a high of 31 percent by Professors. Significant differences existed in the area of academic rank of the faculty.

Table LXVIII shows that 65 percent of the Professors, 54 percent of the Associate Professors, 50 percent of the Assistant Professors and 52 percent of other ranks exhibited correct faculty understanding of accidental death and dismemberment benefits in group life insurance. Young faculty indicated a 47 percent level of correct understanding, middle age faculty exhibited a 66 percent level of correct understanding, and old faculty indicated a 58 percent level of correct understanding of accidental death and dismemberment benefits. A majority of male faculty exhibited a correct understanding, while a minority of female faculty exhibited a correct understanding. Length of service was important in correct understanding of accidental death and dismemberment benefits. The longer a person was at an institution, the more correct was the response (short-term, 48 percent; medium-term, 63 percent and long-term, 67 percent). Significant differences existed among faculty in their understanding based on age and service of faculty.

TABLE LXVII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING METHOD OF DETERMINING GROUP LIFE INSURANCE COVERAGE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Method of Determining Group Life Insurance Coverage | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | *9.33 |
| Professor | 164 | 31 | |
| Associate Professor | 129 | 22 | |
| Assistant Professor | 82 | 13 | |
| other | 24 | 22 | |
| Age | | | 2.11 |
| young | 118 | 22 | |
| middle | 127 | 29 | |
| old | 137 | 23 | |
| no response | 17 | | |
| Sex | | | 11.30 |
| male | 290 | 27 | |
| female | 83 | 15 | |
| no response | 26 | | |
| Service | | | 1.17 |
| short | 174 | 22 | |
| medium | 151 | 25 | |
| long | 58 | 29 | |
| no response | 16 | | |
| Number of Children | | | 3.63 |
| 0 | 125 | 22 | |
| 1 | 74 | 18 | |
| 2-6 | 177 | 28 | |
| no response | 23 | | |
| Degree | | | 6.28 |
| bachelor's | 8 | 13 | |
| master's | 87 | 16 | |
| doctorate | 271 | 27 | |
| other | 33 | 19 | |
| College or Department | | | 8.19 |
| Education | 86 | 29 | |
| Liberal Arts | 124 | 27 | |
| other | 189 | 20 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXVIII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS FOR GROUP LIFE INSURANCE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Accidental Death and Dismemberment Benefits for Group Life Insurance | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 6.12 |
| Professor | 164 | 65 | |
| Associate Professor | 129 | 54 | |
| Assistant Professor | 82 | 50 | |
| other | 24 | 52 | |
| Age | | | *9.56 |
| young | 118 | 47 | |
| middle | 127 | 66 | |
| old | 137 | 58 | |
| no response | 17 | | |
| Sex | | | 4.76 |
| male | 290 | 58 | |
| female | 83 | 49 | |
| no response | 26 | | |
| Service | | | *10.03 |
| short | 174 | 48 | |
| medium | 151 | 63 | |
| long | 58 | 67 | |
| no response | 16 | | |
| Number of Children | | | 4.66 |
| 0 | 125 | 50 | |
| 1 | 74 | 54 | |
| 2-6 | 177 | 62 | |
| no response | 23 | | |
| Degree | | | 3.01 |
| bachelor's | 8 | 63 | |
| master's | 87 | 51 | |
| doctorate | 271 | 60 | |
| other | 33 | 52 | |
| College or Department | | | 8.56 |
| Education | 86 | 60 | |
| Liberal Arts | 124 | 50 | |
| other | 189 | 58 | |

*Chi-square calculated on frequency data using .05 level of significance.

Health Insurance Benefits

Table LXIX reports that at least 95 percent of all respondents correctly understood health benefits regardless of academic rank, age, sex, service, number of children, degree and college or department. One hundred percent of other ranked faculty, long-term service faculty and holders of master's degrees, exhibited a correct understanding of health benefits.

Table LXX shows that high majority of all faculty by academic rank, age, sex, service, number of children and college or department responded with a correct understanding of types of health insurance benefits. Understanding varied from a low of 81 percent for other degree holders to 98 percent among Liberal Arts faculty.

Table LXXI reports that a moderate majority of responding faculty could identify correctly the name of the institution's insurer for health insurance. The only major differences in correctly identifying the name of the insurer for health insurance benefits were when data were analyzed by college or department: only 54 percent of faculty in Education, but 84 percent of faculty in Liberal Arts indicated a correct understanding of the company of insurers.

Table LXXII displays the percent of faculty understanding of institution contribution to health insurance. Correct understanding ranged from a low of 63 percent of bachelor's degrees and other degrees faculty to a high of 87 percent of faculty with 2-6 children. As would be expected those high in correct response to institution contribution to health insurance also were high in understanding the faculty contribution.

TABLE LXIX

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING HEALTH BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Health Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | .91 |
| Professor | 164 | 96 | |
| Associate Professor | 129 | 97 | |
| Assistant Professor | 82 | 96 | |
| other | 24 | 100 | |
| Age | | | 1.39 |
| young | 118 | 99 | |
| middle | 127 | 98 | |
| old | 137 | 97 | |
| no response | 17 | | |
| Sex | | | 5.16 |
| male | 290 | 98 | |
| female | 83 | 95 | |
| no response | 26 | | |
| Service | | | 5.93 |
| short | 174 | 99 | |
| medium | 151 | 95 | |
| long | 58 | 100 | |
| no response | 16 | | |
| Number of Children | | | 1.38 |
| 0 | 125 | 98 | |
| 1 | 74 | 96 | |
| 2-6 | 177 | 98 | |
| no response | 23 | | |
| Degree | | | 1.86 |
| bachelor's | 8 | 100 | |
| master's | 87 | 95 | |
| doctorate | 271 | 98 | |
| other | 33 | 96 | |
| College or Department | | | 3.75 |
| Education | 86 | 95 | |
| Liberal Arts | 124 | 99 | |
| other | 189 | 96 | |

TABLE LXX

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING TYPES OF HEALTH INSURANCE BENEFITS AVAILABLE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Type of Health Insurance Benefits Available | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 2.09 |
| Professor | 164 | 96 | |
| Associate Professor | 129 | 92 | |
| Assistant Professor | 82 | 95 | |
| other | 24 | 91 | |
| Age | | | 2.24 |
| young | 118 | 97 | |
| middle | 127 | 98 | |
| old | 137 | 94 | |
| no response | 17 | | |
| Sex | | | 17.45 |
| male | 290 | 97 | |
| female | 83 | 88 | |
| no response | 26 | | |
| Service | | | .17 |
| short | 174 | 96 | |
| medium | 151 | 95 | |
| long | 58 | 97 | |
| no response | 16 | | |
| Number of Children | | | 1.12 |
| 0 | 125 | 94 | |
| 1 | 74 | 96 | |
| 2-6 | 177 | 97 | |
| no response | 23 | | |
| Degree | | | 19.00 |
| bachelor's | 8 | 88 | |
| master's | 87 | 91 | |
| doctorate | 271 | 97 | |
| other | 33 | 81 | |
| College or Department | | | 6.55 |
| Education | 86 | 95 | |
| Liberal Arts | 124 | 98 | |
| other | 189 | 91 | |

TABLE LXXI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING COMPANY OF INSURERS FOR HEALTH INSURANCE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Company of Insurers for Health Insurance | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .26 |
| Professor | 164 | 71 | |
| Associate Professor | 129 | 70 | |
| Assistant Professor | 82 | 68 | |
| other | 24 | 70 | |
| Age | | | 1.46 |
| young | 118 | 67 | |
| middle | 127 | 72 | |
| old | 137 | 74 | |
| no response | 17 | | |
| Sex | | | 14.79 |
| male | 290 | 74 | |
| female | 83 | 64 | |
| no response | 26 | | |
| Service | | | 4.84 |
| short | 174 | 66 | |
| medium | 151 | 75 | |
| long | 58 | 78 | |
| no response | 16 | | |
| Number of Children | | | 7.65 |
| 0 | 125 | 63 | |
| 1 | 74 | 76 | |
| 2-6 | 177 | 75 | |
| no response | 23 | | |
| Degree | | | 6.20 |
| bachelor's | 8 | 62 | |
| master's | 87 | 70 | |
| doctorate | 271 | 73 | |
| other | 33 | 52 | |
| College or Department | | | 29.84 |
| Education | 86 | 54 | |
| Liberal Arts | 124 | 84 | |
| other | 189 | 71 | |

TABLE LXXII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING INSTITUTION CONTRIBUTION TO HEALTH INSURANCE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Institution Contribution to Health Insurance | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .72 |
| Professor | 164 | 79 | |
| Associate Professor | 129 | 79 | |
| Assistant Professor | 82 | 76 | |
| other | 24 | 83 | |
| Age | | | 3.00 |
| young | 118 | 80 | |
| middle | 127 | 85 | |
| old | 137 | 77 | |
| no response | 17 | | |
| Sex | | | 15.65 |
| male | 290 | 83 | |
| female | 83 | 66 | |
| no response | 26 | | |
| Service | | | 1.11 |
| short | 174 | 78 | |
| medium | 151 | 83 | |
| long | 58 | 81 | |
| no response | 16 | | |
| Number of Children | | | 11.71 |
| 0 | 125 | 71 | |
| 1 | 74 | 81 | |
| 2-6 | 177 | 87 | |
| no response | 23 | | |
| Degree | | | 6.31 |
| bachelor's | 8 | 63 | |
| master's | 87 | 78 | |
| doctorate | 271 | 81 | |
| other | 33 | 63 | |
| College or Department | | | 21.59 |
| Education | 86 | 85 | |
| Liberal Arts | 124 | 84 | |
| other | 189 | 73 | |

Table LXXIII shows that Education faculty indicated the highest correct understanding of faculty contribution to health insurance costs with a 77 percent level of understanding. Minimum correct understanding (53 percent) was by faculty of long service. Analysis by length of service indicated significant differences existed among faculty in their understanding of this benefit.

Table LXXIV reports that a variation existed in faculty understanding of institution contribution in dependents' health insurance. Table LXXIV shows that the range of correct understanding of institution contribution was from 25 percent (bachelor's degree faculty) to 65 percent (middle-age faculty). Analysis by degree indicated the greatest variation of correct understanding with the following responses: 25 percent of bachelor's degree faculty, 51 percent of master's degree faculty, 62 percent of doctorate degree faculty and 37 percent of other degree faculty.

Table LXXV shows that at least 74 percent of respondents exhibited a correct understanding of faculty contribution to dependents' health insurance. Ninety five percent of Professors, 90 percent of Associate Professors, 74 percent of Assistant Professors and 78 percent of other ranks correctly understood faculty contribution in dependents' health insurance. Analysis by age of faculty revealed the following correct understanding levels: 83 percent of young, 95 percent of middle age and 88 percent of old. Significant differences existed in the area of academic rank and age of faculty.

TABLE LXXIII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING FACULTY CONTRIBUTION TO HEALTH INSURANCE COSTS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Contribution to Health Insurance Costs | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .61 |
| Professor | 164 | 66 | |
| Associate Professor | 129 | 67 | |
| Assistant Professor | 82 | 67 | |
| other | 24 | 74 | |
| Age | | | 3.78 |
| young | 118 | 73 | |
| middle | 127 | 70 | |
| old | 137 | 62 | |
| no response | 17 | | |
| Sex | | | 1.54 |
| male | 290 | 67 | |
| female | 83 | 69 | |
| no response | 26 | | |
| Service | | | *6.48 |
| short | 174 | 71 | |
| medium | 151 | 69 | |
| long | 58 | 53 | |
| no response | 16 | | |
| Number of Children | | | .45 |
| 0 | 125 | 69 | |
| 1 | 74 | 69 | |
| 2-6 | 177 | 66 | |
| no response | 23 | | |
| Degree | | | 1.68 |
| bachelor's | 8 | 63 | |
| master's | 87 | 67 | |
| doctorate | 271 | 68 | |
| other | 33 | 74 | |
| College or Department | | | 16.96 |
| Education | 86 | 77 | |
| Liberal Arts | 124 | 71 | |
| other | 189 | 59 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXXIV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING INSTITUTION CONTRIBUTION TO DEPENDENTS' HEALTH INSURANCE COSTS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Institution Contribution to Dependents' Health Insurance Costs | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | 5.22 |
| Professor | 164 | 62 | |
| Associate Professor | 129 | 54 | |
| Assistant Professor | 82 | 56 | |
| other | 24 | 39 | |
| Age | | | 3.62 |
| young | 118 | 58 | |
| middle | 127 | 65 | |
| old | 137 | 54 | |
| no response | 17 | | |
| Sex | | | 13.98 |
| male | 290 | 62 | |
| female | 83 | 45 | |
| no response | 26 | | |
| Service | | | 1.21 |
| short | 174 | 58 | |
| medium | 151 | 62 | |
| long | 58 | 53 | |
| no response | 16 | | |
| Number of Children | | | 6.78 |
| 0 | 125 | 52 | |
| 1 | 74 | 55 | |
| 2-6 | 177 | 65 | |
| no response | 23 | | |
| Degree | | | 13.16 |
| bachelor's | 8 | 25 | |
| master's | 87 | 51 | |
| doctorate | 271 | 62 | |
| other | 33 | 37 | |
| College or Department | | | 10.44 |
| Education | 86 | 57 | |
| Liberal Arts | 124 | 63 | |
| other | 189 | 55 | |

TABLE LXXV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING CONTRIBUTION TO DEPENDENTS' HEALTH INSURANCE COSTS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Contribution to Dependents' Health Insurance Costs | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | *23.38 |
| Professor | 164 | 95 | |
| Associate Professor | 129 | 90 | |
| Assistant Professor | 82 | 74 | |
| other | 24 | 78 | |
| Age | | | *9.44 |
| young | 118 | 83 | |
| middle | 127 | 95 | |
| old | 137 | 88 | |
| no response | 17 | | |
| Sex | | | 23.70 |
| male | 290 | 92 | |
| female | 83 | 77 | |
| no response | 26 | | |
| Service | | | 2.39 |
| short | 174 | 87 | |
| medium | 151 | 92 | |
| long | 58 | 86 | |
| no response | 16 | | |
| Number of Children | | | 15.51 |
| 0 | 125 | 80 | |
| 1 | 74 | 93 | |
| 2-6 | 177 | 93 | |
| no response | 23 | | |
| Degree | | | 14.62 |
| bachelor's | 8 | 88 | |
| master's | 87 | 82 | |
| doctorate | 271 | 92 | |
| other | 33 | 74 | |
| College or Department | | | 9.87 |
| Education | 86 | 86 | |
| Liberal Arts | 124 | 91 | |
| other | 189 | 88 | |

*Chi-square calculated on frequency data using .05 level of significance.

Table LXXVI reveals that a variation of faculty understanding existed in the waiting period for health insurance. According to the data in the age category, the following level of correct understanding was indicated: 59 percent of young, 63 percent of middle and only 47 percent of old. Significant differences were accounted by age of faculty. By sex, 56 percent of male faculty and 51 percent of female faculty indicated a correct faculty understanding of the waiting period for health insurance.

Short-Term Disability and Sick Pay Benefits

Table LXXVII reveals that all responding faculty regardless of academic rank, age, sex, service, number of children, degree and college or department exhibited a 0 percent correct understanding of short-term disability and sick pay benefits.

Table LXXVIII shows that at least 35 percent of responding faculty indicated a correct understanding of short-term disability benefits in effect at their institution. The range of correct faculty understanding in short-term benefits varied from a low of 13 percent of bachelor's degree faculty to a high of 35 percent of other academic rank faculty. By sex category, 30 percent of male faculty and 32 percent of female faculty exhibited a correct faculty understanding of the short-term disability benefits.

Table LXXIX presents the correct faculty understanding of institutional contribution toward short-term disability and sick pay benefits. A slight minority of all faculty responding indicated a

TABLE LXXVI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING WAITING PERIOD FOR HEALTH INSURANCE ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Waiting Period for Health Insurance | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 1.88 |
| Professor | 164 | 53 | |
| Associate Professor | 129 | 51 | |
| Assistant Professor | 82 | 60 | |
| other | 24 | 48 | |
| Age | | | *7.59 |
| young | 118 | 59 | |
| middle | 127 | 63 | |
| old | 137 | 47 | |
| no response | 17 | | |
| Sex | | | 5.97 |
| male | 290 | 56 | |
| female | 83 | 51 | |
| no response | 26 | | |
| Service | | | 2.27 |
| short | 174 | 59 | |
| medium | 151 | 54 | |
| long | 58 | 48 | |
| no response | 16 | | |
| Number of Children | | | 8.40 |
| 0 | 125 | 51 | |
| 1 | 74 | 60 | |
| 2-6 | 177 | 57 | |
| no response | 23 | | |
| Degree | | | 3.67 |
| bachelor's | 8 | 50 | |
| master's | 87 | 54 | |
| doctorate | 271 | 56 | |
| other | 33 | 37 | |
| College or Department | | | 7.72 |
| Education | 86 | 55 | |
| Liberal Arts | 124 | 56 | |
| other | 189 | 53 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXXVII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING SHORT-TERM DISABILITY AND SICK PAY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Short-Term Disability and Sick Pay Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | |
| Professor | 164 | a | |
| Associate Professor | 129 | | |
| Assistant Professor | 82 | | |
| other | 24 | | |
| Age | | | |
| young | 118 | | |
| middle | 127 | | |
| old | 137 | | |
| no response | 17 | | |
| Sex | | | |
| male | 290 | | |
| female | 83 | | |
| no response | 26 | | |
| Service | | | |
| short | 174 | | |
| medium | 151 | | |
| long | 58 | | |
| no response | 16 | | |
| Number of Children | | | |
| 0 | 125 | | |
| 1 | 74 | | |
| 2-6 | 177 | | |
| no response | 23 | | |
| Degree | | | |
| bachelor's | 8 | | |
| master's | 87 | | |
| doctorate | 271 | | |
| other | 33 | | |
| College or Department | | | |
| Education | 86 | | |
| Liberal Arts | 124 | | |
| other | 189 | | |

[a]Zero percent of current faculty responses for all categories of short-term disability and sick pay benefits.

TABLE LXXVIII

PRECENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING SHORT-TERM DISABILITY BENEFITS IN EFFECT ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Short-Term Disability Benefits in Effect | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | .32 |
| Professor | 164 | 29 | |
| Associate Professor | 129 | 30 | |
| Assistant Professor | 82 | 31 | |
| other | 24 | 35 | |
| Age | | | .09 |
| young | 118 | 31 | |
| middle | 127 | 32 | |
| old | 137 | 30 | |
| no response | 17 | | |
| Sex | | | 4.23 |
| male | 290 | 30 | |
| female | 83 | 32 | |
| no response | 26 | | |
| Service | | | 1.19 |
| short | 174 | 28 | |
| medium | 151 | 34 | |
| long | 58 | 31 | |
| no response | 16 | | |
| Number of Children | | | .33 |
| 0 | 125 | 32 | |
| 1 | 74 | 31 | |
| 2-6 | 177 | 31 | |
| no response | 23 | | |
| Degree | | | 6.51 |
| bachelor's | 8 | 13 | |
| master's | 87 | 24 | |
| doctorate | 271 | 33 | |
| other | 33 | 26 | |
| College or Department | | | 7.39 |
| Education | 86 | 27 | |
| Liberal Arts | 124 | 32 | |
| other | 189 | 30 | |

TABLE LXXIX

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING INSTITUTION CONTRIBUTION TOWARD SHORT-TERM DISABILITY AND SICK PAY BENEFIT COSTS AVALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Institution Contribution Toward Short-Term Disability and Sick Pay Benefit Costs | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .98 |
| Professor | 164 | 37 | |
| Associate Professor | 129 | 43 | |
| Assistant Professor | 82 | 38 | |
| other | 24 | 39 | |
| Age | | | .31 |
| young | 118 | 39 | |
| middle | 127 | 40 | |
| old | 137 | 42 | |
| no response | 17 | | |
| Sex | | | 8.24 |
| male | 290 | 42 | |
| female | 83 | 37 | |
| no response | 26 | | |
| Service | | | 1.25 |
| short | 174 | 37 | |
| medium | 151 | 42 | |
| long | 58 | 45 | |
| no response | 16 | | |
| Number of Children | | | .60 |
| 0 | 125 | 43 | |
| 1 | 74 | 38 | |
| 2-6 | 177 | 40 | |
| no response | 23 | | |
| Degree | | | .12 |
| bachelor's | 8 | 38 | |
| master's | 87 | 39 | |
| doctorate | 271 | 40 | |
| other | 33 | 37 | |
| College or Department | | | 8.04 |
| Education | 86 | 36 | |
| Liberal Arts | 124 | 38 | |
| other | 189 | 43 | |

correct understanding of the institutional contributions toward short-term benefits. According to the data in the degree category, the following correct understanding of contributions of short-term benefits by institutions existed: 38 percent of bachelor's degree faculty, 39 percent of master's degree faculty, 40 percent of doctorate degree faculty and 37 percent of other degree faculty.

Table LXXX reveals that at least 25 percent of faculty indicated a correct understanding of faculty contribution to short-term disability and sick pay benefits existed regardless of academic rank, age, sex, service, number of children, degree and college or department.

Table LXXXI shows a variation of correct faculty understanding in the waiting period of short-term disability benefits. The range of correct faculty understanding varied from a low of 15 percent of faculty with 2-6 children to a high of 38 percent by bachelor's degree faculty. A minority of faculty regardless of academic rank, age, sex, service, number of children, degree and college or department indicated a correct understanding of the waiting period in short-term disability benefits.

Table LXXXII presents the understanding of faculty of variations of short-term disability benefits according to the length of service by faculty members. Thirteen percent of bachelor's degree faculty, 18 percent of master's degree faculty, 24 percent of doctorate degree faculty and 15 percent of other degree faculty indicated a correct understanding of the variation of short-term disability benefits according to length of service. Twenty six percent of male faculty

TABLE LXXX

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING FACULTY CONTRIBUTION TO SHORT-TERM DISABILITY AND SICK PAY BENEFIT COSTS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Contribution to Short-Term Disability and Sick Pay Benefit Costs | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 1.24 |
| Professor | 164 | 40 | |
| Associate Professor | 129 | 40 | |
| Assistant Professor | 82 | 35 | |
| other | 24 | 30 | |
| Age | | | 5.41 |
| young | 118 | 31 | |
| middle | 127 | 42 | |
| old | 137 | 46 | |
| no response | 17 | | |
| Sex | | | 6.54 |
| male | 290 | 40 | |
| female | 83 | 40 | |
| no response | 26 | | |
| Service | | | 3.01 |
| short | 174 | 36 | |
| medium | 151 | 40 | |
| long | 58 | 48 | |
| no response | 16 | | |
| Number of Children | | | 1.68 |
| 0 | 125 | 42 | |
| 1 | 74 | 39 | |
| 2-6 | 177 | 38 | |
| no response | 23 | | |
| Degree | | | 3.88 |
| bachelor's | 8 | 25 | |
| master's | 87 | 39 | |
| doctorate | 271 | 38 | |
| other | 33 | 44 | |
| College or Department | | | 7.19 |
| Education | 86 | 35 | |
| Liberal Arts | 124 | 41 | |
| other | 189 | 39 | |

TABLE LXXXI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING WAITING PERIOD FOR SHORT-TERM DISABILITY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Waiting Period for Short-Term Disability Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | .52 |
| Professor | 164 | 22 | |
| Associate Professor | 129 | 19 | |
| Assistant Professor | 82 | 22 | |
| other | 24 | 17 | |
| Age | | | 2.65 |
| young | 118 | 21 | |
| middle | 127 | 17 | |
| old | 137 | 26 | |
| no response | 17 | | |
| Sex | | | 4.65 |
| male | 290 | 21 | |
| female | 83 | 23 | |
| no response | 26 | | |
| Service | | | .21 |
| short | 174 | 20 | |
| medium | 151 | 22 | |
| long | 58 | 22 | |
| no response | 16 | | |
| Number of Children | | | 8.49 |
| 0 | 125 | 27 | |
| 1 | 74 | 27 | |
| 2-6 | 177 | 15 | |
| no response | 23 | | |
| Degree | | | 2.15 |
| bachelor's | 8 | 38 | |
| master's | 87 | 22 | |
| doctorate | 271 | 21 | |
| other | 33 | 19 | |
| College or Department | | | 5.66 |
| Education | 86 | 21 | |
| Liberal Arts | 124 | 23 | |
| other | 189 | 20 | |

TABLE LXXXII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING VARIATION OF SHORT-TERM DISABILITY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Variation of Short-Term Disability Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .89 |
| Professor | 164 | 22 | |
| Associate Professor | 129 | 24 | |
| Assistant Professor | 82 | 20 | |
| other | 24 | 17 | |
| Age | | | 1.11 |
| young | 118 | 21 | |
| middle | 127 | 26 | |
| old | 137 | 21 | |
| no response | 17 | | |
| Sex | | | 14.53 |
| male | 290 | 26 | |
| female | 83 | 11 | |
| no response | 26 | | |
| Service | | | .41 |
| short | 174 | 22 | |
| medium | 151 | 23 | |
| long | 58 | 26 | |
| no response | 16 | | |
| Number of Children | | | 3.09 |
| 0 | 125 | 18 | |
| 1 | 74 | 20 | |
| 2-6 | 177 | 26 | |
| no response | 23 | | |
| Degree | | | 3.42 |
| bachelor's | 8 | 13 | |
| master's | 87 | 18 | |
| doctorate | 271 | 24 | |
| other | 33 | 15 | |
| College or Department | | | 6.60 |
| Education | 86 | 17 | |
| Liberal Arts | 124 | 23 | |
| other | 189 | 23 | |

and 11 percent of female faculty exhibited a correct understanding of variations of short-term disability benefits according to length of service. By college or department category, 17 percent of faculty in Education and 23 percent of Liberal Arts faculty and other faculty indicated a correct understanding of short-term disability according to the length of service of faculty members.

Long-Term Disability Income Benefits

Table LXXXIII shows the percent of faculty understanding of long-term disability income benefits. Seventy two percent of Professors, 70 percent of Associate Professors, 46 percent of Assistant Professors, and only 39 percent of other ranks indicated a correct understanding of long-term disability income benefits. Among age groups, 47 percent of young, 70 percent of middle age and 69 percent of old indicated a correct understanding of long-term disability income benefits. Significant differences were accounted for by academic rank and age of faculty. By sex, 67 percent of male faculty and only 32 percent of female faculty had a correct understanding. Among service categories, 56 percent of short, 69 percent of medium and 65 percent of faculty with long service indicated a correct understanding.

Table LXXXIV presents the percent of faculty understanding using selected types of long-term disability benefits. A minority of responding faculty indicated a correct understanding of types of long-term disability benefits. Thirty six percent of Professors, 33 percent of Associate Professors, 16 percent of Assistant Professors and 26 percent of other ranks exhibited a correct understanding of types of

TABLE LXXXIII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING LONG-TERM DISABILITY INCOME BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Long-Term Disability Income Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | *23.65 |
| Professor | 164 | 72 | |
| Associate Professor | 129 | 70 | |
| Assistant Professor | 82 | 46 | |
| other | 24 | 39 | |
| Age | | | *18.57 |
| young | 118 | 47 | |
| middle | 127 | 70 | |
| old | 137 | 69 | |
| no response | 17 | | |
| Sex | | | 10.82 |
| male | 290 | 67 | |
| female | 83 | 52 | |
| no response | 26 | | |
| Service | | | 5.68 |
| short | 174 | 56 | |
| medium | 151 | 69 | |
| long | 58 | 65 | |
| no response | 16 | | |
| Number of Children | | | 4.31 |
| 0 | 125 | 56 | |
| 1 | 74 | 70 | |
| 2-6 | 177 | 64 | |
| no response | 23 | | |
| Degree | | | 7.82 |
| bachelor's | 8 | 75 | |
| master's | 87 | 58 | |
| doctorate | 271 | 66 | |
| other | 33 | 56 | |
| College or Department | | | 5.00 |
| Education | 86 | 67 | |
| Liberal Arts | 124 | 59 | |
| other | 189 | 66 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXXXIV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING TYPES OF LONG-TERM DISABILITY BENEFITS IN EFFECT ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Types of Long-Term Disability Benefits in Effect | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | *11.14 |
| Professor | 164 | 36 | |
| Associate Professor | 129 | 33 | |
| Assistant Professor | 82 | 16 | |
| other | 24 | 26 | |
| Age | | | *9.72 |
| young | 118 | 20 | |
| middle | 127 | 36 | |
| old | 137 | 37 | |
| no response | 17 | | |
| Sex | | | 22.31 |
| male | 290 | 36 | |
| female | 83 | 13 | |
| no response | 26 | | |
| Service | | | *7.26 |
| short | 174 | 25 | |
| medium | 151 | 35 | |
| long | 58 | 41 | |
| no response | 16 | | |
| Number of Children | | | 8.47 |
| 0 | 125 | 23 | |
| 1 | 74 | 28 | |
| 2-6 | 177 | 37 | |
| no response | 23 | | |
| Degree | | | 4.05 |
| bachelor's | 8 | 25 | |
| master's | 87 | 24 | |
| doctorate | 271 | 33 | |
| other | 33 | 26 | |
| College or Department | | | 7.91 |
| Education | 86 | 37 | |
| Liberal Arts | 124 | 32 | |
| other | 189 | 26 | |

*Chi-square calculated on frequency data using .05 level of significance.

long-term disability benefits. Among age groups, 20 percent of young, 36 percent of middle age and 37 percent of old indicated a correct understanding. By service category, 25 percent of short, 35 percent of medium and 41 percent of faculty with long service indicated a correct understanding of selected types of long-term disability benefits. Significant difference where accounted for by academic rank, age and service of the faculty.

Table LXXXV reveals that at least 7 percent of faculty indicated a correct understanding of length of time before long-term total disability benefits begin for faculty members. The correct understanding ranged from a low of 7 percent by other degree faculty to a high of 27 percent by middle age faculty. Eleven percent of young faculty, 27 percent of middle age faculty and 20 percent of old faculty indicated a correct faculty understanding of length of time before long-term disability benefits begin. Significant differences were accounted for by age of faculty. Overall, a small minority of respondents indicated a correct understanding of length of time before long-term disability benefits begin.

Table LXXXVI presents the faculty understanding on the basis for payment for long-term total disability income benefits. Thirty seven percent of Professors, 36 percent of Associate Professors, 20 percent of Assistant Professors and 26 percent of other ranks indicated a correct understanding. Among age groups, 22 percent of young faculty and 39 percent of middle age and old faculty indicated a correct faculty understanding of basis for payment. By service categories, 27 percent

TABLE LXXXV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING LENGTH OF TIME OF LONG-TERM DISABILITY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Length of Time of Long-Term Disability Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 7.73 |
| Professor | 164 | 24 | |
| Associate Professor | 129 | 16 | |
| Assistant Professor | 82 | 11 | |
| other | 24 | 26 | |
| Age | | | *9.74 |
| young | 118 | 11 | |
| middle | 127 | 27 | |
| old | 137 | 20 | |
| no response | 17 | | |
| Sex | | | 5.79 |
| male | 290 | 21 | |
| female | 83 | 12 | |
| no response | 26 | | |
| Service | | | 5.04 |
| short | 174 | 14 | |
| medium | 151 | 23 | |
| long | 58 | 24 | |
| no response | 16 | | |
| Number of Children | | | 2.61 |
| 0 | 125 | 16 | |
| 1 | 74 | 19 | |
| 2-6 | 177 | 21 | |
| no response | 23 | | |
| Degree | | | 3.17 |
| bachelor's | 8 | 13 | |
| master's | 87 | 22 | |
| doctorate | 271 | 19 | |
| other | 33 | 7 | |
| College or Department | | | 2.26 |
| Education | 86 | 20 | |
| Liberal Arts | 124 | 18 | |
| other | 189 | 20 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXXXVI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING BASIS FOR PAYMENT OF TOTAL DISABILITY INCOME BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Basis for Payment of Total Disability Income Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | *8.60 |
| Professor | 164 | 37 | |
| Associate Professor | 129 | 36 | |
| Assistant Professor | 82 | 20 | |
| other | 24 | 26 | |
| Age | | | *10.09 |
| young | 118 | 22 | |
| middle | 127 | 39 | |
| old | 137 | 39 | |
| no response | 17 | | |
| Sex | | | 9.84 |
| male | 290 | 36 | |
| female | 83 | 23 | |
| no response | 26 | | |
| Service | | | *6.99 |
| short | 174 | 27 | |
| medium | 151 | 36 | |
| long | 58 | 45 | |
| no response | 16 | | |
| Number of Children | | | 2.62 |
| 0 | 125 | 33 | |
| 1 | 74 | 35 | |
| 2-6 | 177 | 32 | |
| no response | 23 | | |
| Degree | | | 7.04 |
| bachelor's | 8 | 25 | |
| master's | 87 | 24 | |
| doctorate | 271 | 37 | |
| other | 33 | 22 | |
| College or Department | | | 7.21 |
| Education | 86 | 36 | |
| Liberal Arts | 124 | 31 | |
| other | 189 | 33 | |

*Chi-square calculated on frequency data using .05 level of significance.

of short, 36 percent of medium and 45 percent of faculty with long service expressed a correct faculty understanding of basic for payment of total disability income benefits. Significant differences were accounted for by academic rank, age and service of the faculty. Overall, a majority of respondents had a correct faculty understanding of the basis for payment of total disability income benefits.

Table LXXXVII shows the variations of faculty understanding of institution contributions to long-term disability benefits. Considered by academic rank, the following indicated a correct understanding of institutional contribution to long-term disability benefits: Professor, 35 percent; Associate Professor, 28 percent; Assistant Professor, 15 percent and other ranks, 17 percent. Among age groups, 16 percent of young, 36 percent of middle age and 32 percent of old indicated a correct faculty understanding. By sex category, 31 percent of male faculty and 16 percent of feamle faculty indicated a correct understanding. The range of correct understanding of institutional contributions to long-term disability benefits varied from a low of 13 percent by bachelor's degree faculty to a high of 36 percent by middle age faculty. Significant differences were accounted for by academic rank and age of faculty.

Table LXXXVIII presents the correct understanding of faculty contributions to long-term disability benefits. Considered by academic rank, the following correct understanding of faculty contributions to long-term disability benefits: Professors, 42 percent; Associate Professors, 35 percent; Assistant Professors, 22 percent and other

TABLE LXXXVII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING INSTITUTION CONTRIBUTION TO LONG-TERM DISABILITY BENEFIT COSTS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Institution Contribution to Long-Term Disability Benefit Costs | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | *12.36 |
| Professor | 164 | 35 | |
| Associate Professor | 129 | 28 | |
| Assistant Professor | 82 | 15 | |
| other | 24 | 17 | |
| Age | | | *13.49 |
| young | 118 | 16 | |
| middle | 127 | 36 | |
| old | 137 | 32 | |
| no response | 17 | | |
| Sex | | | 11.33 |
| male | 290 | 31 | |
| female | 83 | 16 | |
| no response | 26 | | |
| Service | | | 5.35 |
| short | 174 | 22 | |
| medium | 151 | 33 | |
| long | 58 | 35 | |
| no response | 16 | | |
| Number of Children | | | 3.98 |
| 0 | 125 | 22 | |
| 1 | 74 | 30 | |
| 2-6 | 177 | 31 | |
| no response | 23 | | |
| Degree | | | 8.12 |
| bachelor's | 8 | 13 | |
| master's | 87 | 18 | |
| doctorate | 271 | 32 | |
| other | 33 | 22 | |
| College or Department | | | 5.44 |
| Education | 86 | 27 | |
| Liberal Arts | 124 | 31 | |
| other | 189 | 27 | |

*Chi-square calculated on frequency data using .05 level of significance.

TABLE LXXXVIII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING FACULTY CONTRIBUTION TO LONG-TERM DISABILITY BENEFIT COSTS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Contribution to Long-Term Disability Benefit Costs | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | *12.26 |
| Professor | 164 | 42 | |
| Associate Professor | 129 | 35 | |
| Assistant Professor | 82 | 22 | |
| other | 24 | 17 | |
| Age | | | *18.77 |
| young | 118 | 20 | |
| middle | 127 | 43 | |
| old | 137 | 42 | |
| no response | 17 | | |
| Sex | | | 12.43 |
| male | 290 | 39 | |
| female | 83 | 23 | |
| no response | 26 | | |
| Service | | | 4.96 |
| short | 174 | 30 | |
| medium | 151 | 42 | |
| long | 58 | 36 | |
| no response | 16 | | |
| Number of Children | | | .44 |
| 0 | 125 | 34 | |
| 1 | 74 | 37 | |
| 2-6 | 177 | 37 | |
| no response | 23 | | |
| Degree | | | 2.40 |
| bachelor's | 8 | 25 | |
| master's | 87 | 32 | |
| doctorate | 271 | 36 | |
| other | 33 | 33 | |
| College or Department | | | 6.35 |
| Education | 86 | 34 | |
| Liberal Arts | 124 | 33 | |
| other | 189 | 38 | |

*Chi-square calculated on frequency data using .05 level of significance.

ranks, a low of 17 percent. Among age groups, 20 percent of young faculty, 43 percent of middle age faculty and 42 percent of old faculty indicated a correct understanding. By sex category, 39 percent of male faculty and 23 percent of female faculty responded with a correct understanding. Doctorate degree faculty indicated 36 percent of correct understanding, which was the highest correct understanding in this category. Significant differences were accounted by academic rank and age of faculty.

Table LXXXIX shows that at least 4 percent of respondents indicated a correct understanding of provisions for continuation of contributions in long-term disability benefits. The range of correct understanding varied from a low of 4 percent of other degree faculty to a high of 19 percent of medium service faculty.

Table XC presents the faculty understanding of provisions for continuation of service in long-term disability benefits. Considered by academic rank, the following indicated a correct understanding of provisions for continuation of service: Professor, 28 percent; Associate Professors, 15 percent; Assistant Professors, 13 percent and other ranks, 26 percent. Among age groups, 14 percent of young faculty, 22 percent of middle age faculty and 27 percent of old faculty indicated a correct understanding of provisions for continuation of service. By college or department category, 17 percent of faculty in Education and Liberal Arts and 27 percent of other college or department revealed a correct understanding for contribution of service provisions.

TABLE LXXXIX

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING PROVISIONS FOR CONTINUATION OF CONTRIBUTIONS IN LONG-TERM DISABILITY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Provisions for Continuation of Contributions in Long-Term Disability Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 2.12 |
| Professor | 164 | 17 | |
| Associate Professor | 129 | 12 | |
| Assistant Professor | 82 | 12 | |
| other | 24 | 13 | |
| Age | | | 2.76 |
| young | 118 | 10 | |
| middle | 127 | 17 | |
| old | 137 | 17 | |
| no response | 17 | | |
| Sex | | | 7.98 |
| male | 290 | 17 | |
| female | 83 | 6 | |
| no response | 26 | | |
| Service | | | 5.18 |
| short | 174 | 12 | |
| medium | 151 | 19 | |
| long | 58 | 9 | |
| no response | 16 | | |
| Number of Children | | | 3.08 |
| 0 | 125 | 15 | |
| 1 | 74 | 14 | |
| 2-6 | 177 | 14 | |
| no response | 23 | | |
| Degree | | | 3.28 |
| bachelor's | 8 | 13 | |
| master's | 87 | 13 | |
| doctorate | 271 | 16 | |
| other | 33 | 4 | |
| College or Department | | | 8.83 |
| Education | 86 | 14 | |
| Liberal Arts | 124 | 11 | |
| other | 189 | 17 | |

TABLE XC

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING PROVISIONS FOR CONTINUATION OF SERVICE IN LONG-TERM DISABILITY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Provisions for Continuation of Service in Long-Term Disability Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | *11.29 |
| Professor | 164 | 28 | |
| Associate Professor | 129 | 15 | |
| Assistant Professor | 82 | 13 | |
| other | 24 | 26 | |
| Age | | | *6.01 |
| young | 118 | 14 | |
| middle | 127 | 22 | |
| old | 137 | 27 | |
| no response | 17 | | |
| Sex | | | 6.77 |
| male | 290 | 23 | |
| female | 83 | 13 | |
| no response | 26 | | |
| Service | | | 4.08 |
| short | 174 | 17 | |
| medium | 151 | 23 | |
| long | 58 | 29 | |
| no response | 16 | | |
| Number of Children | | | 7.90 |
| 0 | 125 | 21 | |
| 1 | 74 | 31 | |
| 2-6 | 177 | 17 | |
| no response | 23 | | |
| Degree | | | 3.73 |
| bachelor's | 8 | 13 | |
| master's | 87 | 22 | |
| doctorate | 271 | 22 | |
| other | 33 | 7 | |
| College or Department | | | 13.67 |
| Education | 86 | 17 | |
| Liberal Arts | 124 | 17 | |
| other | 189 | 27 | |

*Chi-square calculated on frequency data using .05 level of significance.

Significant differences were accounted for by academic rank and age of the faculty.

Table XCI shows that at least 11 percent of respondents indicated a correct faculty understanding of waiting period in long-term disability benefits regardless of academic rank, age, sex, service, number of children, degree and college or department.

Table XCII reveals that at least 10 percent of respondents indicated a correct faculty understanding of maximum period benefits were paid in long-term disability regardless of academic rank, age, sex, service, number of children, degree and college or department.

Other Faculty Benefits

Table XCIII shows the correct understanding of tuition waiver benefits for faculty. Considered by academic rank, the following indicated a correct understanding of tuition waiver benefits for faculty: Professors and Associate Professors, 71 percent; Assistant Professors, 74 percent and other ranks, 87 percent. Among age groups, 76 percent of young faculty, 79 percent of middle age faculty and 73 percent of old faculty exhibited a correct understanding of tuition waiver benefits for fauclty. By sex, 74 percent of male faculty and 77 percent of female faculty indicated a correct understanding of tuition waiver benefits for faculty. Among the college and department category, 81 percent of faculty in Education, 77 percent of faculty in Liberal Arts and 67 percent of other college or department indicated a correct understanding of tuition waiver for faculty. Overall, a

TABLE XCI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING WAITING PERIOD FOR LONG-TERM DISABILITY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Waiting Period For Long-Term Disability Benefits | N | Percent of Correct Faculty Responses | $\chi^2$ |
|---|---|---|---|
| Academic Rank | | | 2.45 |
| Professor | 164 | 20 | |
| Associate Professor | 129 | 14 | |
| Assistant Professor | 82 | 13 | |
| other | 24 | 13 | |
| Age | | | 3.87 |
| young | 118 | 14 | |
| middle | 127 | 22 | |
| old | 137 | 15 | |
| no response | 17 | | |
| Sex | | | 8.29 |
| male | 290 | 17 | |
| female | 83 | 12 | |
| no response | 26 | | |
| Service | | | .90 |
| short | 174 | 16 | |
| medium | 151 | 16 | |
| long | 58 | 21 | |
| no response | 16 | | |
| Number of Children | | | 1.73 |
| 0 | 125 | 16 | |
| 1 | 74 | 20 | |
| 2-6 | 177 | 16 | |
| no response | 23 | | |
| Degree | | | 4.47 |
| bachelor's | 8 | 25 | |
| master's | 87 | 10 | |
| doctorate | 271 | 19 | |
| other | 33 | 11 | |
| College or Department | | | 6.47 |
| Education | 86 | 15 | |
| Liberal Arts | 124 | 16 | |
| other | 189 | 17 | |

TABLE XCII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING MAXIMUM PERIOD BENEFITS PAID IN LONG-TERM DISABILITY ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Maximum Period Benefits Paid Long-Term Disability | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .64 |
| Professor | 164 | 13 | |
| Associate Professor | 129 | 15 | |
| Assistant Professor | 82 | 11 | |
| other | 24 | 13 | |
| Age | | | 1.73 |
| young | 118 | 10 | |
| middle | 127 | 15 | |
| old | 137 | 15 | |
| no response | 17 | | |
| Sex | | | 1.62 |
| male | 290 | 13 | |
| female | 83 | 12 | |
| no response | 26 | | |
| Service | | | 1.45 |
| short | 174 | 12 | |
| medium | 151 | 16 | |
| long | 58 | 12 | |
| no response | 16 | | |
| Number of Children | | | .93 |
| 0 | 125 | 12 | |
| 1 | 74 | 16 | |
| 2-6 | 177 | 13 | |
| no response | 23 | | |
| Degree | | | .76 |
| bachelor's | 8 | 13 | |
| master's | 87 | 14 | |
| doctorate | 271 | 13 | |
| other | 33 | 15 | |
| College or Department | | | 3.85 |
| Education | 86 | 14 | |
| Liberal Arts | 124 | 10 | |
| other | 189 | 16 | |

TABLE XCIII

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING TUITION WAIVER BENEFITS FOR FACULTY ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Tuition Waiver Benefits for Faculty | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 2.76 |
| Professor | 164 | 71 | |
| Associate Professor | 129 | 71 | |
| Assistant Professor | 82 | 74 | |
| other | 24 | 87 | |
| Age | | | 1.20 |
| young | 118 | 76 | |
| middle | 127 | 79 | |
| old | 137 | 73 | |
| no response | 17 | | |
| Sex | | | 5.02 |
| male | 290 | 74 | |
| female | 83 | 77 | |
| no response | 26 | | |
| Service | | | .13 |
| short | 174 | 75 | |
| medium | 151 | 75 | |
| long | 58 | 78 | |
| no response | 16 | | |
| Number of Children | | | 3.64 |
| 0 | 125 | 79 | |
| 1 | 74 | 80 | |
| 2-6 | 177 | 71 | |
| no response | 23 | | |
| Degree | | | 4.92 |
| bachelor's | 8 | 63 | |
| master's | 87 | 75 | |
| doctorate | 271 | 75 | |
| other | 33 | 63 | |
| College or Department | | | 15.13 |
| Education | 86 | 81 | |
| Liberal Arts | 124 | 77 | |
| other | 189 | 67 | |

majority of at least 63 percent of respondents had a correct understanding of tuition waiver benefits for faculty.

Table XCIV shows that the highest understanding of tuition waiver for dependents of faculty existed in Education faculty and faculty with 2-6 children. By academic rank, 89 percent of Professors, 92 percent of Associate Professors, only 79 percent of Assistant Professors and 87 percent of other ranks indicated a correct understanding of tuition waiver benefits for dependents of faculty. Among college or department category, 97 percent of faculty in Education, 92 percent of faculty in Liberal Arts and only 83 percent of faculty of other colleges or departments reported a correct understanding of tuition waiver for dependents of faculty. The most variation was exhibited in the degree category with 75 percent of holders of bachelor's degrees, 85 percent of holders of master's degrees, 92 percent of holders of doctorate degrees and 78 percent of other degrees indicated a correct understanding of tuition waiver benefits for dependents. Overall, the data revealed a strong majority of respondents had a correct understanding of tuition waiver benefits for dependents of faculty.

Table XCV reveals that the highest correct understanding of sabbatical leaves existed in Liberal Arts faculty, doctorate degree faculty, medium service faculty, male faculty, old faculty, and Professors. Considered by academic rank, the following correct understanding were indicated: Professors, 82 percent; Associate Professors, 76 percent; Assistant Professors, 73 percent and other ranks, only 44

TABLE XCIV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING TUITION WAIVER BENEFITS FOR DEPENDENTS OF FACULTY ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Tuition Waiver Benefits for Dependents of Faculty | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | 7.38 |
| Professor | 164 | 89 | |
| Associate Professor | 129 | 92 | |
| Assistant Professor | 82 | 79 | |
| other | 24 | 87 | |
| Age | | | 1.30 |
| young | 118 | 89 | |
| middle | 127 | 93 | |
| old | 137 | 92 | |
| no response | 17 | | |
| Sex | | | 24.92 |
| male | 290 | 92 | |
| female | 83 | 81 | |
| no response | 26 | | |
| Service | | | 2.64 |
| short | 174 | 89 | |
| medium | 151 | 94 | |
| long | 58 | 90 | |
| no response | 16 | | |
| Number of Children | | | 6.21 |
| 0 | 125 | 86 | |
| 1 | 74 | 91 | |
| 2-6 | 177 | 95 | |
| no response | 23 | | |
| Degree | | | 9.74 |
| bachelor's | 8 | 75 | |
| master's | 87 | 85 | |
| doctorate | 271 | 92 | |
| other | 33 | 78 | |
| College or Department | | | 34.64 |
| Education | 86 | 97 | |
| Liberal Arts | 124 | 92 | |
| other | 189 | 83 | |

TABLE XCV

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING SABBATICAL LEAVES FOR FACULTY ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Sabbatical Leaves for Faculty | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | *16.57 |
| Professor | 164 | 82 | |
| Associate Professor | 129 | 76 | |
| Assistant Professor | 82 | 73 | |
| other | 24 | 44 | |
| Age | | | *10.17 |
| young | 118 | 70 | |
| middle | 127 | 81 | |
| old | 137 | 85 | |
| no response | 17 | | |
| Sex | | | 26.08 |
| male | 290 | 83 | |
| female | 83 | 59 | |
| no response | 26 | | |
| Service | | | 2.39 |
| short | 174 | 76 | |
| medium | 151 | 83 | |
| long | 58 | 78 | |
| no response | 16 | | |
| Number of Children | | | 2.74 |
| 0 | 125 | 75 | |
| 1 | 74 | 78 | |
| 2-6 | 177 | 81 | |
| no response | 23 | | |
| Degree | | | 19.68 |
| bachelor's | 8 | 50 | |
| master's | 87 | 64 | |
| doctorate | 271 | 83 | |
| other | 33 | 67 | |
| College or Department | | | 23.13 |
| Education | 86 | 83 | |
| Liberal Arts | 124 | 85 | |
| other | 189 | 70 | |

*Chi-square calculated on frequency data using .05 level of significance.

percent. Among age groups, 70 percent of young faculty, 81 percent of middle age faculty and 85 percent of old faculty reported a correct understanding of sabbatical leaves for faculty. By sex, 83 percent of male faculty and only 59 percent of female faculty indicated a correct understanding of sabbitical leaves for faculty. In the degree category, the variation was noted with 50 percent in bachelor's degrees, 64 percent of master's degrees, 83 percent of doctorate degrees and 67 percent of other degrees indicating a correct understanding. Significant differences were accounted for by academic rank and age of faculty.

Table XCVI shows that only 2 percent of respondents indicated a correct faculty understanding of other benefits at their institution regardless of academic rank, age, sex, service, number of children, degree and college or department.

Assessment of Faculty Understanding of Fringe Benefits

Table XCVII reports on the assessment of faculty understanding of fringe benefits as indicated by responding faculty. Considered by academic rank 50 percent of Professors, 48 percent of Associate Professors, 38 percent of Assistant Professors and 35 percent of other ranks assessed faculty understanding of fringe benefits as being reasonable. Forty two percent of young, 50 percent of middle age, and 45 percent of old faculty also assessed faculty understanding as reasonable.

Assessments by sex of faculty indicated that 47 percent of male faculty and 42 percent of female faculty had reasonable understanding

TABLE XCVI

PERCENT OF CORRECT FACULTY RESPONSES TO THE QUESTION CONCERNING OTHER FACULTY BENEFITS ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Other Faculty Benefits | N | Percent of Correct Faculty Responses | $X^2$ |
|---|---|---|---|
| Academic Rank | | | .91 |
| Professor | 164 | 1 | |
| Associate Professor | 129 | 2 | |
| Assistant Professor | 82 | 1 | |
| other | 24 | | |
| Age | | | 1.82 |
| young | 118 | | |
| middle | 127 | 2 | |
| old | 137 | 2 | |
| no response | 17 | | |
| Sex | | | 1.30 |
| male | 290 | 1 | |
| female | 83 | | |
| no response | 26 | | |
| Service | | | 2.28 |
| short | 174 | 1 | |
| medium | 151 | 2 | |
| long | 58 | | |
| no response | 16 | | |
| Number of Children | | | 17.82 |
| 0 | 125 | 1 | |
| 1 | 74 | 1 | |
| 2-6 | 177 | 1 | |
| no response | 23 | | |
| Degree | | | 1.99 |
| bachelor's | 8 | | |
| master's | 87 | 2 | |
| doctorate | 271 | 1 | |
| other | 33 | | |
| College or Department | | | 1.41 |
| Education | 86 | | |
| Liberal Arts | 124 | 2 | |
| other | 189 | 1 | |

TABLE XCVII

PERCENT OF FACULTY ASSESSMENT OF FRINGE BENEFITS UNDERSTANDING ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Assessment of Fringe Benefits Understanding | All Faculty N=399 N | Little 1 | Insufficient 2 | Reasonable 3 | Fairly Good 4 | Very Good 5 | $\chi^2$ |
|---|---|---|---|---|---|---|---|
| Academic Rank | | | | | | | 28.41 |
| Professor | 152 | 3 | 19 | 50 | 25 | 3 | |
| Associate Professor | 121 | 6 | 16 | 48 | 24 | 6 | |
| Assistant Professor | 78 | 12 | 31 | 38 | 14 | 5 | |
| other | 42 | 13 | 30 | 35 | 22 | | |
| Age | | | | | | | 46.71 |
| young | 117 | 10 | 27 | 42 | 18 | 3 | |
| middle | 126 | 5 | 21 | 50 | 20 | 4 | |
| old | 137 | 4 | 16 | 45 | 29 | 6 | |
| no response | 19 | | | | | | |
| Sex | | | | | | | 33.01 |
| male | 289 | 5 | 20 | 47 | 25 | 3 | |
| female | 77 | 9 | 26 | 42 | 14 | 9 | |
| no response | 33 | | | | | | |
| Service | | | | | | | 45.30 |
| short | 172 | 10 | 28 | 42 | 18 | 2 | |
| medium | 149 | 3 | 20 | 50 | 22 | 5 | |
| long | 58 | 3 | 7 | 48 | 35 | 7 | |
| no response | 20 | | | | | | |

TABLE XCVII (Continued)

| Faculty Assessment of Fringe Benefits Understanding | All Faculty N=399 N | Little 1 | Insufficient 2 | Reasonable 3 | Fairly Good 4 | Very Good 5 | $X^2$ |
|---|---|---|---|---|---|---|---|
| Number of Children | | | | | | | 30.57 |
| 0 | 125 | 7 | 24 | 41 | 20 | 8 | |
| 1 | 74 | 4 | 16 | 53 | 22 | 5 | |
| 2-6 | 177 | 6 | 13 | 55 | 26 | | |
| no response | 23 | | | | | | |
| Degree | | | | | | | 23.26 |
| bachelor's | 8 | 14 | | 72 | 14 | | |
| master's | 87 | 6 | 28 | 35 | 22 | 9 | |
| doctorate | 271 | 6 | 20 | 49 | 22 | 3 | |
| other | 33 | 13 | 22 | 39 | 26 | | |
| College or Department | | | | | | | 70.63 |
| Education | 86 | 9 | 20 | 50 | 17 | 4 | |
| Liberal Arts | 124 | 5 | 19 | 43 | 27 | 6 | |
| other | 189 | 5 | 25 | 46 | 21 | 3 | |

of fringe benefits. From a service viewpoint, 42 percent of short, 50 percent of medium and 48 percent of long service faculty reported a reasonable understanding of fringe benefits. By number of children, 41 percent of faculty with no children, 53 percent of faculty with 1 child and 55 percent of faculty with 2-6 children also assessed faculty understanding of fringe benefits as reasonable understanding.

Assessments by faculty degree indicated that 72 percent of bachelor's degrees, only 35 percent of master's degrees, 49 percent of doctorate degrees and 39 percent of other degrees had a reasonable understanding. In the category of college or department, 50 percent of Education faculty, 43 percent of Liberal Arts faculty and 46 percent of other college or department reported a reasonable understanding of fringe benefits.

The mean assessment of faculty understanding of fringe benefits varied from a low of 2.7 by Assistant Professors and other ranks to a high of 3.2 by doctorate degree faculty. Overall, the mean assessment of the total sample was 3.0 in the understanding of fringe benefits. This assessment indicated that faculty reported a reasonable understanding of fringe benefits.

Table XCVIII reports on the faculty assessment of fringe benefits satisfaction that were indicated by responding faculty. Considered by academic rank 32 percent of Professors, 24 percent of Associate Professors, 22 percent of Assistant Professors and 36 percent of other ranks assessed faculty satisfaction of fringe benefits as "meeting half

TABLE XCVIII

PERCENT OF FACULTY ASSESSMENT OF FRINGE BENEFITS SATISFACTION ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Faculty Assessment of Fringe Benefits Satisfaction | All Faculty N=399 N | Meet Few Needs 1 | Meet Some Needs 2 | Meet Half of Needs 3 | Meet Many Needs 4 | Meet Most Needs 5 | $\chi^2$ |
|---|---|---|---|---|---|---|---|
| Academic Rank | | | | | | | 20.47 |
| Professor | 156 | 5 | 30 | 32 | 27 | 6 | |
| Associate Professor | 120 | 5 | 30 | 24 | 33 | 7 | |
| Assistant Professor | 78 | 8 | 44 | 22 | 24 | 2 | |
| other | 45 | | 41 | 36 | 23 | | |
| Age | | | | | | | 52.67 |
| young | 116 | 9 | 40 | 28 | 20 | 3 | |
| middle | 123 | 3 | 37 | 28 | 28 | 4 | |
| old | 137 | 4 | 25 | 28 | 35 | 8 | |
| no response | 23 | | | | | | |
| Sex | | | | | | | 30.46 |
| male | 287 | 4 | 35 | 26 | 30 | 5 | |
| female | 76 | 7 | 32 | 38 | 18 | 5 | |
| no response | 36 | | | | | | |
| Service | | | | | | | 24.14 |
| short | 170 | 6 | 41 | 28 | 21 | 4 | |
| medium | 148 | 5 | 33 | 27 | 30 | 5 | |
| long | 58 | | 17 | 31 | 43 | 9 | |
| no response | 23 | | | | | | |

TABLE XCVIII (Continued)

| Faculty Assessment of Fringe Benefits Satisfaction | All Faculty N=399 N | Meet Few Needs 1 | Meet Some Needs 2 | Meet Half of Needs 3 | Meet Many Needs 4 | Meet Most Needs 5 | $\chi^2$ |
|---|---|---|---|---|---|---|---|
| Number of Children | | | | | | | 39.25 |
| 0 | 125 | | 30 | 34 | 30 | 6 | |
| 1 | 74 | 6 | 35 | 21 | 35 | 3 | |
| 2-6 | 177 | 6 | 34 | 30 | 23 | 7 | |
| no response | 23 | | | | | | |
| Degree | | | | | | | 29.54 |
| bachelor's | 8 | 17 | 17 | | 66 | | |
| master's | 87 | 4 | 38 | 23 | 33 | 2 | |
| doctorate | 271 | 5 | 33 | 29 | 26 | 7 | |
| other | 33 | 13 | 35 | 26 | 26 | | |
| College or Department | | | | | | | 61.58 |
| Education | 86 | 7 | 37 | 30 | 19 | 7 | |
| Liberal Arts | 124 | 3 | 33 | 26 | 31 | 7 | |
| other | 189 | 5 | 33 | 28 | 30 | 4 | |

or more of my needs." Forty percent of young, 37 percent of middle age and only 25 percent of old faculty assessed faculty satisfaction with fringe benefits as "meeting some needs but with substantial gaps."

Assessments by sex of faculty indicated that 26 percent of male faculty and 38 percent of female faculty assessed faculty satisfaction as "meeting half or more of my needs." By service category, 21 percent of short, 30 percent of medium and 43 percent of long service faculty assessed faculty satisfaction as "meeting many of my needs." Considered by number of children, 30 percent of faculty with no children, 35 percent of faculty with one child and 23 percent of faculty with 2-6 children also assessed faculty satisfaction as "meeting many of my needs."

Assessments by faculty reported that 17 percent of bachelor's degrees, 38 percent of master's degrees, 33 percent of doctorate degrees, and 35 percent of the holder of other degrees assessed faculty satisfaction as "meeting some of my needs but still substantial gaps." In the category of college or department, 37 percent of Education faculty, 33 percent of Liberal Arts faculty and 33 percent of other college or department also assessed faculty satisfaction as "meeting some of my needs but still substantial gaps."

The mean assessment of faculty satisfaction of fringe benefits varied from a low of 2.5 by young faculty to a high of 3.4 by long service faculty. Overall, the mean assessment in faculty satisfaction of fringe benefits was 2.9. This assessment indicated that faculty reported an assessment of "meeting less than half or more of my needs."

Table XCIX shows faculty attitudes toward various categories of fringe benefits. Considered by rank, 67 percent of Professors, 68 percent of Associate Professors, 58 percent of Assistant Professors and 81 percent of other ranks indicated adequate faculty benefits in the area of general campus facilities and events. By age category, 66 percent of young, 69 percent of middle age and 70 percent of old faculty reported adequate faculty benefits in the area of general campus faculities and events. At least 67 percent of male and female faculty indicated adequate faculty benefits in facilities and events.

Considered by service, 64 percent of short, 68 percent of medium, and a high of 82 percent of old faculty indicated adequate faculty benefits related to general campus facilities and events. Sixty nine percent of faculty with 2-6 children also reported adequate faculty benefits related to general campus facilities and events. In the area of degrees of faculty, a small amount of variation existed toward general campus facilities and events benefits. Seventy two percent of Education faculty, 69 percent of Liberal Arts faculty and only 62 percent of other college or department faculty indicated adequate faculty benefits in this category.

An investigation of sabbatical leave benefits found that adequate faculty benefits were perceived to exist by: 18 percent of Professors, 30 percent of Associate Professors, 28 percent of Assistant Professors, 38 percent of other ranks, 30 percent of young faculty, 22 percent of middle age faculty, 27 percent of old faculty, 24 percent of

TABLE XCIX

PERCENT OF FRINGE BENEFITS, BY CATEGORY, PERCEIVED AS ADEQUATE BY FACULTY ANALYZED BY RANK, AGE, SEX, SERVICE, NUMBER OF CHILDREN, DEGREE AND COLLEGE OR DEPARTMENT

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| General Campus Facilities and Events | | | |
| Academic Rank | | | 13.95 |
| Professor | 156 | 67 | |
| Associate Professor | 128 | 68 | |
| Assistant Professor | 78 | 58 | |
| other | 45 | 81 | |
| Age | | | 3.50 |
| young | 116 | 66 | |
| middle | 123 | 69 | |
| old | 137 | 70 | |
| no response | 23 | | |
| Sex | | | 141.71 |
| male | 287 | 67 | |
| female | 76 | 70 | |
| no response | 36 | | |
| Service | | | 14.74 |
| short | 170 | 64 | |
| medium | 148 | 68 | |
| long | 58 | 82 | |
| no response | 23 | | |
| Number of Children | | | 17.18 |
| 0 | 125 | 69 | |
| 1 | 74 | 75 | |
| 2-6 | 177 | 58 | |
| no response | 23 | 67 | |
| Degree | | | 81.36 |
| bachelor's | 8 | 67 | |
| master's | 87 | 63 | |
| doctorate | 271 | 68 | |
| other | 33 | 65 | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| College or Department | | | 508.65 |
| Education | 86 | 72 | |
| Liberal Arts | 124 | 69 | |
| other | 189 | 62 | |
| | Health Insurance Benefits | | |
| Academic Rank | | | 4.78 |
| Professor | 156 | 77 | |
| Associate Professor | 120 | 70 | |
| Assistant Professor | 78 | 65 | |
| other | 45 | 68 | |
| Age | | | 8.18 |
| young | 116 | 61 | |
| middle | 123 | 73 | |
| old | 137 | 76 | |
| no response | 23 | | |
| Sex | | | 6.99 |
| male | 287 | 69 | |
| female | 76 | 76 | |
| no response | 36 | | |
| Service | | | *15.06 |
| short | 170 | 62 | |
| medium | 148 | 75 | |
| long | 58 | 84 | |
| no response | 23 | | |
| Number of Children | | | 7.08 |
| 0 | 125 | 67 | |
| 1 | 74 | 72 | |
| 2-6 | 177 | 66 | |
| no response | 23 | | |
| Degree | | | 6.92 |
| bachelor's | 8 | 100 | |
| master's | 87 | 73 | |
| doctorate | 271 | 70 | |
| other | 33 | 73 | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| College or Department | | | 17.48 |
| Education | 86 | 68 | |
| Liberal Arts | 124 | 75 | |
| other | 189 | 71 | |
| | Retirement Benefits | | |
| Academic Rank | | | 8.11 |
| Professor | 156 | 65 | |
| Associate Professor | 120 | 67 | |
| Assistant Professor | 78 | 59 | |
| other | 45 | 59 | |
| Age | | | 4.02 |
| young | 116 | | |
| middle | 123 | 64 | |
| old | 137 | 66 | |
| no response | 23 | | |
| Sex | | | 58.49 |
| male | 287 | 63 | |
| female | 76 | 66 | |
| no response | 36 | | |
| Service | | | 4.32 |
| short | 170 | 61 | |
| medium | 148 | 64 | |
| long | 58 | 68 | |
| no response | 23 | | |
| Number of Children | | | 6.36 |
| 0 | 125 | 69 | |
| 1 | 74 | 65 | |
| 2-6 | 177 | 61 | |
| no response | 23 | | |
| Degree | | | 27.51 |
| bachelor's | 8 | 63 | |
| master's | 87 | 66 | |
| doctorate | 271 | 65 | |
| other | 33 | 46 | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| College or Department | | | 264.52 |
| Education | 86 | 67 | |
| Liberal Arts | 124 | 68 | |
| other | 189 | 59 | |
| | Sick Pay Benefits | | |
| Academic Rank | | | 5.61 |
| Professor | 156 | 63 | |
| Associate Professor | 120 | 67 | |
| Assistant Professor | 78 | 63 | |
| other | 45 | 65 | |
| Age | | | 8.25 |
| young | 116 | 57 | |
| middle | 123 | 64 | |
| old | 137 | 69 | |
| no response | 23 | | |
| Sex | | | 29.32 |
| male | 187 | 64 | |
| female | 76 | 65 | |
| no response | 36 | | |
| Service | | | 15.20 |
| short | 170 | 56 | |
| medium | 148 | 66 | |
| long | 58 | 79 | |
| no response | 23 | | |
| Number of Children | | | 4.05 |
| 0 | 125 | 63 | |
| 1 | 74 | 63 | |
| 2-6 | 177 | 64 | |
| no response | 23 | | |
| Degree | | | 35.10 |
| bachelor's | 8 | 83 | |
| master's | 87 | 66 | |
| doctorate | 271 | 62 | |
| other | 33 | 80 | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| College or Department | | | 202.13 |
| Education | 86 | 57 | |
| Liberal Arts | 124 | 67 | |
| other | 189 | 64 | |
| | Leave of Absence Benefits | | |
| Academic Rank | | | 7.77 |
| Professor | 156 | 54 | |
| Associate Professor | 120 | 54 | |
| Assistant Professor | 78 | 57 | |
| other | 45 | 53 | |
| Age | | | 8.29 |
| young | 116 | 48 | |
| middle | 123 | 55 | |
| old | 137 | 56 | |
| no response | 23 | | |
| Sex | | | 54.94 |
| male | 287 | 54 | |
| female | 76 | 47 | |
| no response | 36 | | |
| Service | 170 | 46 | 6.89 |
| short | 170 | 46 | |
| medium | 148 | 59 | |
| long | 58 | 60 | |
| no response | 23 | | |
| Number of Children | | | 5.12 |
| 0 | 125 | 55 | |
| 1 | 74 | 62 | |
| 2-6 | 177 | 50 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| Degree | | | 109.60 |
| bachelor's | 8 | 80 | |
| master's | 87 | 54 | |
| doctorate | 271 | 53 | |
| other | 33 | 38 | |
| Colelge or Department | | | 324.23 |
| Education | 86 | 51 | |
| Liberal Arts | 124 | 55 | |
| other | 189 | 52 | |
| | Credit Union Benefits | | |
| Academic Rank | | | 3.28 |
| Professor | 156 | 70 | |
| Associate Professor | 120 | 66 | |
| Assistant Professor | 78 | 71 | |
| other | 45 | 63 | |
| Age | | | 2.59 |
| young | 116 | 67 | |
| middle | 123 | 69 | |
| old | 137 | 70 | |
| no response | 23 | | |
| Sex | | | 8.90 |
| male | 287 | 69 | |
| female | 76 | 69 | |
| no response | 36 | | |
| Service | | | 10.24 |
| short | 170 | 66 | |
| medium | 148 | 71 | |
| long | 58 | 68 | |
| no response | 23 | | |
| Number of Children | | | 8.02 |
| 0 | 125 | 72 | |
| 1 | 74 | 68 | |
| 2-6 | 177 | 65 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| Degree | | | 6.08 |
| bachelor's | 8 | 83 | |
| master's | 87 | 61 | |
| doctorate | 271 | 71 | |
| other | 33 | 64 | |
| College or Department | | | 359.24 |
| Education | 86 | 71 | |
| Liberal Arts | 124 | 72 | |
| other | 189 | 66 | |
| Short-Term Disability Benefits | | | |
| Academic Rank | | | 7.86 |
| Professor | 156 | 66 | |
| Associate Professor | 120 | 63 | |
| Assistant Professor | 78 | 60 | |
| other | 45 | 64 | |
| Age | | | 5.70 |
| young | 116 | 52 | |
| middle | 123 | 62 | |
| old | 137 | 68 | |
| no response | 23 | | |
| Sex | | | 10.70 |
| male | 287 | 62 | |
| female | 76 | 66 | |
| no response | 36 | | |
| Service | | | *14.06 |
| short | 170 | 54 | |
| medium | 148 | 68 | |
| long | 58 | 76 | |
| no response | 23 | | |
| Number of Children | | | 2.26 |
| 0 | 125 | 57 | |
| 1 | 74 | 64 | |
| 2-6 | 177 | 67 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| Degree | | | 87.23 |
| bachelor's | 8 | 80 | |
| master's | 87 | 66 | |
| doctorate | 271 | 63 | |
| other | 33 | 62 | |
| College or Department | | | 257.60 |
| Education | 86 | 50 | |
| Liberal Arts | 124 | 78 | |
| other | 189 | 61 | |
| | Group Life Insurance Benefits | | |
| Academic Rank | | | 3.10 |
| Professor | 156 | 74 | |
| Associate Professor | 120 | 71 | |
| Assistant Professor | 78 | 69 | |
| other | 45 | 81 | |
| Age | | | 4.80 |
| young | 116 | 59 | |
| middle | 123 | 71 | |
| old | 137 | 76 | |
| no response | 23 | | |
| Sex | | | 3.65 |
| male | 287 | 70 | |
| female | 76 | 75 | |
| no response | 36 | | |
| Service | | | *13.21 |
| short | 170 | 67 | |
| medium | 148 | 70 | |
| long | 58 | 89 | |
| no response | 23 | | |
| Number of Children | | | 4.48 |
| 0 | 125 | 75 | |
| 1 | 74 | 70 | |
| 2-6 | 177 | 64 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| Degree | | | 7.75 |
| bachelor's | 8 | 100 | |
| master's | 87 | 71 | |
| doctorate | 271 | 72 | |
| other | 33 | 69 | |
| College or Department | | | 22.74 |
| Education | 86 | 75 | |
| Liberal Arts | 124 | 10 | |
| other | 189 | 72 | |
| | Faculty Housing Benefits | | |
| Academic Rank | | | 7.81 |
| Professor | 156 | 40 | |
| Associate Professor | 120 | 36 | |
| Assistant Professor | 78 | 33 | |
| other | 45 | 28 | |
| Age | | | 6.07 |
| young | 116 | 32 | |
| middle | 123 | 37 | |
| old | 137 | 39 | |
| no response | 23 | | |
| Sex | | | 23.55 |
| male | 287 | 38 | |
| female | 76 | 29 | |
| no response | 36 | | |
| Service | | | 7.72 |
| short | 170 | 31 | |
| medium | 148 | 44 | |
| long | 58 | 30 | |
| no response | 23 | | |
| Number of Children | | | 4.32 |
| 0 | 125 | 36 | |
| 1 | 74 | 47 | |
| 2-6 | 177 | 34 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| Degree | | | 29.94 |
| bachelor's | 8 | 29 | |
| master's | 87 | 25 | |
| doctorate | 271 | 40 | |
| other | 33 | 35 | |
| College or Department | | | 200.04 |
| Education | 86 | 34 | |
| Liberal Arts | 124 | 39 | |
| other | 189 | 34 | |
| | Tuition Waiver Benefits | | |
| Academic Rank | | | 7.83 |
| Professor | 156 | 42 | |
| Associate Professor | 120 | 45 | |
| Assistant Professor | 78 | 37 | |
| other | 45 | 40 | |
| Age | | | 5.41 |
| young | 116 | 36 | |
| middle | 123 | 37 | |
| old | 137 | 43 | |
| no response | 23 | | |
| Sex | | | 5.99 |
| male | 287 | 39 | |
| female | 76 | 47 | |
| no response | 36 | | |
| Service | | | 11.10 |
| short | 170 | 35 | |
| medium | 148 | 41 | |
| long | 58 | 50 | |
| no response | 23 | | |
| Number of Children | | | 13.15 |
| 0 | 125 | 47 | |
| 1 | 74 | 43 | |
| 2-6 | 177 | 25 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| Degree | | | 9.02 |
| bachelor's | 8 | 63 | |
| master's | 87 | 44 | |
| doctorate | 271 | 40 | |
| other | 33 | 38 | |
| College or Department | | | 388.22 |
| Education | 86 | 38 | |
| Liberal Arts | 124 | 51 | |
| other | 189 | 37 | |
| | Long-Term Disability Benefits | | |
| Academic Rank | | | 8.09 |
| Professor | 156 | 58 | |
| Associate Professor | 120 | 49 | |
| Assistant Professor | 78 | 47 | |
| other | 45 | 53 | |
| Age | | | 12.75 |
| young | 116 | 39 | |
| middle | 123 | 60 | |
| old | 137 | 58 | |
| no response | 23 | | |
| Sex | | | 30.66 |
| male | 287 | 55 | |
| female | 76 | 43 | |
| no response | 36 | | |
| Service | | | 12.23 |
| short | 170 | 46 | |
| medium | 148 | 58 | |
| long | 58 | 65 | |
| no response | 23 | | |
| Number of Children | | | 6.83 |
| 0 | 125 | 57 | |
| 1 | 74 | 57 | |
| 2-6 | 177 | 48 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $X^2$ |
|---|---|---|---|
| Degree | | | 41.42 |
| bachelor's | 8 | 33 | |
| master's | 87 | 53 | |
| doctorate | 271 | 56 | |
| other | 33 | 35 | |
| College or Department | | | 238.84 |
| Education | 86 | 55 | |
| Liberal Arts | 124 | 63 | |
| other | 189 | 45 | |
| | Sabbatical Leave Benefits | | |
| Academic Rank | | | 21.82 |
| Professor | 156 | 18 | |
| Associate Professor | 120 | 30 | |
| Assistant Professor | 78 | 28 | |
| other | 45 | 38 | |
| Age | | | 7.27 |
| young | 116 | 30 | |
| middle | 123 | 22 | |
| old | 137 | 27 | |
| no response | 23 | | |
| Sex | | | 143.36 |
| male | 287 | 24 | |
| female | 76 | 32 | |
| no response | 36 | | |
| Service | | | 11.91 |
| short | 170 | 23 | |
| medium | 198 | 28 | |
| long | 58 | 30 | |
| no response | 23 | | |

TABLE XCIX (Continued)

| Categories of Fringe Benefits | All Faculty N=399 N | Percent of Adequate Fringe Benefits | $\chi^2$ |
|---|---|---|---|
| Number of Children | | | 8.86 |
| 0 | 125 | 27 | |
| 1 | 74 | 31 | |
| 2-6 | 177 | 23 | |
| no response | 23 | | |
| Degree | | | 169.91 |
| bachelor's | 8 | 50 | |
| master's | 87 | 35 | |
| doctorate | 271 | 24 | |
| other | 33 | 12 | |
| College or Department | | | 787.33 |
| Education | 86 | 26 | |
| Liberal Arts | 124 | 23 | |
| other | 189 | 26 | |

*Chi-square calculated on frequency data using .05 level of significance.

male faculty, 32 percent of female faculty, 23 percent of short, 28 percent of medium and 30 percent of long service faculty. Twenty seven percent of faculty with no children, 31 percent of faculty with one child and 23 percent of faculty with 2-6 children reported adequate faculty sabbatical leave benefits. The greatest variation among faculty regarding the adequacy of fringe benefits was reported within the degree category. Fifty percent of bachelor's degree faculty, 35 percent of master's degree faculty, 24 percent of doctorate degree faculty and a low of 12 percent of other degree faculty perceived fringe benefits as adeuate. Considered by college or department, 26 percent of faculty in Education and other colleges or departments and 23 percent of faculty in Liberal Arts reported adequate faculty sabbatical leave benefits.

In the long service category, at least 76 percent of the faculty expressed adequate faculty benefits related to general campus facilities and events, health insurance benefits, sick pay benefits, short-term disability benefits and group life insurance benefits. Significant differences were accounted for by: health insurance benefits, short-term disability benefits, and group life insurance benefits when analyzed by service.

Overall, adequate faculty benefits were perceived by a majority of the faculty in the following categories of fringe benefits: (1) general campus facilities and events, (2) helath insurance benefits, (3) sick pay benefits, (4) credit union benefits, and (5) group life

insurance benefits. A minority of responding faculty perceived adequate faculty benefits in the category of faculty housing.

## VI. TRENDS IN FACULTY FRINGE BENEFITS FOR NEXT FIVE YEARS

Faculty fringe benefits that may be forthcoming in the next five years were determined by content analysis. The categories for the content analysis included three areas: (1) personal faculty benefits, (2) tuition waiver benefits, and (3) institutional benefits on campus.

The top five faculty responses under personal faculty benefits in order of importance were: (1) dental insurance, (2) sabbatical leave, (3) group homeowners insurance, and (4) group automobile insurance. However, equally divided responses were: supplementary life benefits, long-term disability benefits and improved faculty retirement benefits.

The top response of faculty under tuition waiver benefits was the expansion of tuition benefits to staff members of private institutions. The responses of fauclty in the area of tuition waiver benefits were very limited.

The top five responses of institutions under institutional benefits on campus in order of importance were: (1) faculty club benefits, (2) tennis court benefits, (3) swimming pool benefits, (4) unionization benefits, and (5) college financed home mortgage benefits.

The most frequent fringe benefits of all content areas that may be forthcoming in the next five years were listed from the most important to least important. Among these were: (1) dental insurance, (2) sabbatical leave benefits, (3) faculty club, (4) group homeowners insurance,, (5) group automobile insurance, (6) retirement benefits, (7) supplement life insurance, (8) professonal development benefits, (9) long-term disability, (10) health maintenance organization benefits, (11) life insurance benefits, (12) medical benefits and (13) leave of absence benefits.

# CHAPTER V

# SUMMARY, FINDINGS, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

## I. INTRODUCTION

The purpose of this chapter is to summarize the study, report the findings and provide a discussion of the findings. Major conclusions reached as a result of the findings are drawn, and recommendations for further study are made.

## II. SUMMARY

### Statement of Problem

The specific problem of this study was a general lack of knowledge concerning present status of fringe benefits at institutions of higher education in the southeastern United States. Administrators perceived that lack of knowledge and understanding of fringe benefits among faculty members was an additional part of the problem; no data had been gathered to assess the faculty members' understanding of fringe benefits. Without these data there was a lack of comparable information on fringe benefits available and faculty understanding about these benefits at their particular institutions.

### Purpose of the Study

This study determined the fringe benefits available for faculty at 30 selected colleges and universities in four southeastern states,

and assessed the understanding of fringe benefits held by faculty members in the same institutions.

Questions to be Answered

The study answered the following questions concerning fringe benefits available and faculty understanding of fringe benefits at their institutions:

1. What are the fringe benefits available to faculty at 30 selected colleges and universities in four southeastern states, according to size, type, location and religious affiliation of institutions?

2. What understanding do faculty members have concerning fringe benefits available to them at each selected institution?

3. What relationships exist between faculty understanding and the fringe benefits actually available on their campuses as analyzed by institutional size, type, location, religious affiliation and faculty academic rank?

4. What relationships exist between faculty understanding of present fringe benefits by academic rank, age, sex, length of service, number of dependents, highest earned degree and academic colleges or departments?

5. What are the future trends in fringe benefits in the four southeastern states?

Answers to these questions are reported in section three of this chapter.

Procedures

Fifty four institutions were contacted and 30 signed the Agreement to Participate Form. Data about fringe benefits at 30 institutions were collected via an institutional survey instrument and a personal interview with the Designated Fringe Benefits Administrator at each institution. Faculty understanding of these fringe benefits was gathered via a mailed faculty survey instrument to a stratified sample of full-time faculty, who held the rank of Professor, Associate Professor, Assistant Professor, Lecturer or Instructor at the selected colleges and universities.

Since there was no standardized instrument available to determine fringe benefits, the investigator developed survey instruments to obtain the data. The institutional survey instrument included 43 questions designed to elicit descriptive data regarding specific fringe benefits. The faculty survey instrument was used to determine the understanding of faculty concerning fringe benefits at their campuses. The instruments used by institutions and faculty members were identical except for the introductory sections, which required institutional data for the institutions and personal data for faculty members.

The survey instruments were reviewed and evaluated by a panel of experts who commented on the content, clarity, length and relevance of questions. The instruments were evaluated for content validity by the head of the panel of experts, who made meaningful suggestions to the investigator.

A stratified random sample of ten public, ten private and ten denominational institutions was selected for the study. A stratified random sample of faculty members was asked to respond to the faculty survey instrument.

## Sample Size

The table for determining sample size was used to determine a sample size of 364 faculty members. Stratified sampling for proportions was used to determine a sample size of 260 for public, 52 for private, and 52 for denominational faculty members.

## Responses

The total number of responses to the Agreement to Participate Form and the total number of responses obtained from the mailings of the faculty survey instruments was as follows:

| Type of Institution | Number of Agreement to Participate Forms | Number of Responses to Faculty Survey Instrument |
|---|---|---|
| public | 10 | 263 |
| private | 10 | 65 |
| denominational | 10 | 71 |
| Total | 30 | 399 |

## Analysis

Descriptive statistics were used to examine fringe benefits available, according to the size, type, location and religious affiliation of the institution. The Statistical Package for Social Science

(SPSS) was used for question-by-question analysis. Analysis of Variance (ANOVA) was used to assess the mean percents for faculty understanding by size, type, location, religious affiliation and academic rank.

Faculty understanding by academic rank, age, sex, service, number of children, degree and college or department was assessed by comparing the faculty survey instrument answers with the institutional survey instrument answers (the responses to institutional survey instruments were considered "correct" for the purpose of this study) on each question. The Chi-square statistic was used to calculate if differences in group frequencies of responses were statistically significant using a .05 level of significance.

Content analysis was used to determine those fringe benefits that may be forthcoming in the next five years. The categories for content analysis were personal faculty benefits, tuition waiver benefits and institutional benefits on campuses.

## III. FINDINGS

Findings for each of the five questions to be answered in this study are discussed in numerical order.

### Question One (Institutional Responses Only)

What are the fringe benefits available to faculty at 30 selected colleges and universities in four southeastern states, according to size, type, location and religious affiliation of institutions?

1. All institutions regardless of size, type, location and religious affiliation provided retirement benefits.

2. Ninety two percent of small and medium institutions responded that all faculty were covered under Social Security, while 75 percent of large institutions provided faculty with this coverage.

3. TIAA-CREF was the most frequent type of retirement benefit used in Georgia, Tennessee and South Carolina, while in North Carolina state retirement system and TIAA-CREF retirement benefits were provided most frequently.

4. All institutions contributed toward the cost of retirement benefits for faculty.

5. The most prevalent normal retirement age regardless of size, type, location and religious affiliation of institution was 65.

6. All institutions provided group life insurance benefits.

7. All institutions reported that faculty members were eligible for group life insurance benefits regardless of their health.

8. One month or less was required as a waiting period for group life insurance benefits in 90 percent of public, 80 percent of private and 100 percent of denominational institutions.

9. Fifty percent of small, 93 percent of medium and 100 percent of large institutions provided accidental death and dismemberment benefits in group life insurance coverage.

10. Basic hospital-major medical coverage was most common for institutions of all sizes, types, locations and religious affiliations with the exception of Methodist institutions.

11. All institutions regardless of size, type, location and religious affiliation provided health insurance benefits for faculty.

12. Fifty percent of large institutions selected Blue Cross/ Blue Shield and 50 percent chose self-insured as company of insurer for health insurance benefits.

13. Eighty eight percent of South Carolina institutions and 75 percent of North Carolina institutions contributed between 81 and 100 percent toward the cost of dependents' health insurance coverage.

14. At least 84 percent of faculty in responding institutions made no contribution toward short-term sick pay benefits.

15. The waiting period before new faculty members become eligible for short-term sick pay benefits was one month or less in 70 percent of the institutions.

16. Fifty eight percent of small, 93 percent of medium and all large institutions provided long-term disability coverage.

17. At least 50 percent of public, private and denominational institutions had provisions for service credited toward retirement during disability.

18. One hundred percent of small, 79 percent of medium and 50 percent of large institutions provided tuition waiver for faculty.

19. All denominational institutions and 75 percent of non-denominational institutions provided tuition waiver benefits for faculty.

20. One hundred percent of small, 57 percent of medium and some of the large institutions provided tuition waiver benefits for faculty dependents.

21. All denominational institutions provided tuition waiver for faculty dependents, while non-denominational institutions were equally divided between providing and not providing tuition waiver benefits for faculty dependents.

22. Thirty percent of public, 70 percent of private and 60 percent of denominational institutions provided sabbatical leaves for faculty.

23. All institutions regardless of size, type, location and religious affiliation listed general campus facilities and events as the top other faculty benefit.

24. One hundred percent of large institutions provided credit union, leaves of absence and faculty travel expenses.

25. Ninety percent of private institutions provided faculty housing, leaves of absence and faculty travel expenses.

26. All denominational institutions provided faculty parking and 90 percent provided faculty travel expenses.

27. Faculty fringe benefits that institutions reported may be forthcoming in next five years were listed in order of importance: (a) retirement benefits, (b) long-term disability benefits, (c) dental coverage, (d) group life insurance benefits, and (e) medical benefits.

28. The mean assessment (scale of one to five, with one as lowest) by Institutional Administrators for faculty understanding of fringe benefits was 3.2 at all institutions, indicated greater than a reasonable understanding.

29. The mean assessment (scale of one to five, with one as lowest) by Institutional Administrators for faculty satisfaction of fringe benefits was 3.1 at all institutions, indicated a slightly greater assessment than half or more of faculty needs were met.

30. All institutions regardless of size, type, location and religious affiliation reported adequate benefits related to general campus facilities and events.

31. One hundred percent of Presbyterian and Episcopal institutions reported adequate sabbatical leave benefits.

32. One hundred percent of large institutions provided adequate benefits in the areas of general campus facilities and events, health insurance, reitrement, sick pay, leaves of absence, credit union and long-term disability.

33. All Methodist institutions reported adequate benefits were provided in general campus facilities and events, health insurance, sick pay, group life insurance and tuition waiver areas.

34. Seventy five percent of small, 36 percent of medium, and no large institutions reported adequate sabbatical leave for faculty members.

Question Two (Faculty Responses Only)

What understanding do faculty have concerning fringe benefits available to them at each selected institution?

The total percent of correct faculty responses to all questions on the faculty survey instrument and mean percent of correct responses on the questions respondents answered by each institution were reported in Chapter IV. A summary is presented here.

## Range of Responses of All Questions

The percentages showed the variation of faculty understanding of fringe benefits available at each institution. Ten public institutions indicated a total percent of faculty understanding range from a low of 17 percent to a high of 38 percent, private institutions indicated a range of 29 to 53 percent and denominational institutions indicated a range of 26 to 46 percent.

## Range of Responses on Questions Answered

The resulting mean percent of respondents' correct answers on questions answered on faculty survey instruments indicated a much higher understanding level than total percent by faculty on fringe benefits at each institution. Public institutions mean percent of faculty understanding varied from a low of 46 percent to a high of 65 percent, private institutions mean percent varied from a low of 57 percent to a high of 83 percent and denominational institutions mean percent varied from a low of 55 percent to a high of 78 percent.

Overall, mean percent of faculty understanding indicated a variation from a low of 46 percent to a high of 83 percent.

Question Three

What relationships exist between faculty understanding and of the fringe benefits actually available on their campuses as analyzed by institutional size, type, location, religious affiliation and faculty academic rank?

The mean percent of faculty responses was analyzed by an analysis of variance (ANOVA) procedure. A summary of the analysis of variance for faculty understanding of available fringe benefits by five categories was reported in Table LIV, page 165.

The relation ships between faculty understanding and the fringe benefits actually available on their campuses by institutional size, type, and location and rank were significant at .05 level of significance, while the faculty understanding by religious affiliation was not significant at .05 level of confidence.

The data in Table LV, page 166, revealed that by size faculty understanding of fringe benefits was most at small institutions (68.2 percent) and least was at medium institutions (60 percent). The most understanding of fringe benefits by type was indicated at private institutions (70.6 percent), followed by denominational institutions (65.8 percent) and the least at public institutions (58.6 percent). By locations, the most understanding of fringe benefits existed in North Carolina (64.2 percent), followed closely by Georgia (64 percent) and South Carolina (62.5 percent), and the least in Tennessee (58 percent). Religious affiliation indicated that the highest level

of understanding was at Episcopal institutions (69.5 percent) and the lowest level was at non-denominational institutions (61 percent). The highest level of faculty understanding was indicated by Professors (64.8 percent) and the lowest level was by Instructors (50.3 percent).

Question Four

What relationships exist between faculty understanding of present fringe benefits by academic rank, age, sex, length of service, number of dependents, highest earned degree and academic college or department?

1. At least 85 percent of respondents indicated a correct faculty understanding toward retirement benefits regardless of academic rank, age, sex, service, number of children and college or department.

2. Eighty percent of Professors, 71 percent of Associate Professors, 76 percent of Assistant Professors and 78 percent of other academic ranks indicated a correct understanding of Social Security coverage.

3. A majority of responding faculty regardless of academic rank, age, sex, service, number of children, degree and college or department indicated a correct understanding of retirement benefits. Significant differences were accounted for by academic rank and age of faculty.

4. A minority of responding faculty regardless of academic rank, age, sex, service, number of children, degree and college or department expressed a correct faculty understanding of institution contribution

to retirement benefit costs. Significant differences were accounted for by academic rank of faculty.

5. Only 13 percent of bachelor's degree faculty, 36 percent of master's degree faculty, 56 percent of doctorate degree faculty and 44 percent of faculty holding other degrees indicated a correct understanding of normal retirement age.

6. At least 78 percent of faculty regardless of academic rank, age, sex, service, number of children, degree and college or department had correct understanding of group life insurance benefits. Significant differences were accounted for in areas of academic rank and age of faculty.

7. A majority of responding faculty indicated a correct understanding of faculty contribution to group life insurance costs regardless of academic rank, age, sex, service, number of children and college or departments.

8. At least 95 percent of all faculty responding exhibited a correct understanding of health benefits regardless of academic rank, age, sex, service, number of children, degree and college or department.

9. A large majority of faculty by academic rank, age, sex, service, number of children and college or department responded with a correct understanding of types of health insurance benefits.

10. At least 74 percent of respondents exhibited a correct understanding of faculty contribution for dependents' health insurance.

Significant differences were accounted for in the area of academic rank and age of faculty.

11. Zero percent of responding faculty regardless of academic rank, age, sex, service, number of children, degree and college or department exhibited a correct understanding of short-term disability and sick pay benefits.

12. Seventy two percent of Professors, 70 percent of Associate Professors, 46 percent of Assistant Professors and only 39 percent of other ranks indicated a correct understanding of long-term disability income benefits.

13. Twenty five percent of short service, 35 percent of medium service, and 41 percent of long service faculty indicated a correct understanding of selected types of long-term disability benefits. Significant differences were accounted for in the area of academic rank, age and service of the faculty.

14. A minority of respondents had a correct faculty understanding of the basis for payment of total disability income benefits.

15. Twenty five percent of respondents expressed a correct faculty understanding of waiting period in long-term disability benefits regardless of academic rank, age, sex, service, number of children, degree and college or department.

16. Sixteen percent of respondents indicated a correct faculty understanding of maximum period benefits were paid in long-term disability regardless of academic rank, age, sex, service, number of children, degree and college or department.

17. A majority of at least 63 percent of respondents exhibited a correct understanding of tuition waiver for faculty.

18. Ninety seven percent of faculty in Education department reported a correct understanding of tuition waiver benefits for dependents of faculty.

19. The highest correct understanding of sabbatical leaves existed among Liberal Arts faculty, doctorate faculty, medium service faculty, male faculty, old faculty and Professors.

20. Only 2 percent of respondents indicated a correct faculty understanding of other benefits at their institutions regardless of academic rank, age, sex, service, number of children, degree and college or department.

21. The mean assessment of faculty understanding of fringe benefits reported by 399 faculty members indicated a reasonable understanding of fringe benefits.

22. The mean assessment of faculty satisfaction of fringe benefits reported by 399 faculty members indicated a satisfaction level near half or more of their needs.

23. Eighteen percent of Professors, 30 percent of Associate Professors, 28 percent of Assistant Professors and 38 percent of other ranks indicated an adequate faculty attitude toward sabbatical leave benefits.

24. At least 76 percent of the faculty in the long service category, expressed an adequate faculty attitude in general campus

facilities and events, health insurance benefits, sick pay benefits, short-term disability benefits and group life insurance benefits.

25. Significant differences were accounted for by years of service in the following categories of fringe benefits: health insurance benefits, short-term disability benefits, and group life insurance benefits.

26. Adequate faculty benefits were perceived by a majority of the faculty in the following categories of fringe benefits: general campus facilities and events, health insurance benefits, sick pay benefits, credit union benefits and group life insurance benefits.

27. A minority of responding faculty perceived faculty housing as adequate.

Question Five

What are the future trends in fringe benefits in the four southeastern states?

The trends in fringe benefits that may be forthcoming in the next five years from an institutional and faculty viewpoint by content analysis revealed:

1. Faculty fringe benefits that institutions reported in order of importance were retirement benefits, long-term disability benefits, dental coverage, group insurance benefits and medical benefits.

2. Fringe benefits that faculty reported in order of importance were: dental insurance, sabbatical leave, faculty club, group homeowners insurance, group automobile insurance, retirement benefits, supplement life insurance, professional development, long-term disability, health maintenance organization insurance, life insurance, medical benefits, and leave of absence.

# IV. DISCUSSION

This section gives the investigator an opportunity to add his feelings, ideas, and interpretations of fringe benefits in higher education. The section will include the following areas of discussion: introduction, availability of fringe benefits, faculty understanding of fringe benefits and implications for institutions, administrators and faculty members.

## Introduction

Faculty fringe benefits are a significant part of the total compensation package for persons employed in higher education institutions. The investigator became interested in fringe benefits while serving as a faculty member at a small, private four-year institution in Georgia. At that time, there was a lack of current information and sound understanding of fringe benefits at higher education institutions in the southeastern United States. Fringe benefits are interesting because it is a topic in which all administrators and most faculty have a desire to increase their knowledge base.

As a future small college administrator or faculty member the data in this study will aid one in understanding and utilizing fringe benefits to the utmost. This study has broadened my knowledge base in the availability and understanding level of fringe benefits at institutions of higher education.

Availability of Fringe Benefits

The availability of fringe benefits differs extensively among the 30 selected colleges and universities in four southeastern states. Certain benefits varied depending on the type of institutions. In some cases, certain fringe benefits are regulated by state law.

All institutions provided retirement benefit programs for faculty members, but the institutional contribution toward retirement benefits varied considerably among public, private and denominational institutions. TIAA-CREF retirement benefits were utilized at most of the institutions in the study; this gives the faculty member flexibility in transferring from one institution to another and continuing the same retirement plan.

The pattern is much the same for group life insurance benefits as that of retirement coverage in that all institutions in the study provided group life insurance with varying degrees of institutional contribution. The accidental death and dismemberment benefits in group life insurance coverage seems to be the area where the most differences existed, because the smaller institutions can't pay for the cost of this benefit.

All institutions provided health insurance benefits for the faculty and all participated in the cost of health insurance but in varying degrees from institution to institution. The investigator believes that in the next five years the institutions will almost totally pay for health coverage for their faculty members

because of: (1) the availability of group rates for institutions and (2) this type of procedure is now being used in industry and government.

Short-term disability and sick pay benefits are provided for faculty members at no cost in at least 84 percent of the institutions in this study, but faculty do not have a sound understanding of the details of this benefit. The investigator believes that lack of understanding was because of inadequate training programs in the area of short-term disability benefits.

Over 93 percent of medium and large institutions provided long-term disability for faculty, but the investigator sees a problem at small institutions where this benefit is not usually provided. Small institutions could use the TIAA-CREF coverage which is available at a reasonable cost.

Most institutions have strong benefit programs in the areas of retirement, group life insurance, health insurance and weaker benefit programs in short and long-term disability. Strong sabbatical leave and tuition waiver benefits existed at private and denominational institutions. The investigator feels that these benefits are weak at public institutions because of the state laws and legislative pressures. It was found that sabbatical leave programs were not provided at certain large public institutions formally, but were provided through informal faculty travel grant programs. Tuition waiver benefits for faculty and dependents of faculty were stressed

at private and denominational institutions. The investigator feels that for faculty with dependents interested in college, the tuition waiver benefits provided much of an incentive to recruit or retain faculty members at private or denominational institutions but not at public institutions.

One of the biggest problems that the investigator sees with the availability of fringe benefits is that faculty and administrators seem to have the idea that fringe benefits will take care of themselves. The fringe benefit program is an area that should involve all the people at an institution because of the rewards to be gained by all.

Faculty Understanding of Fringe Benefits

The faculty as a whole have a reasonable understanding of general fringe benefits, but lack a specific knowledge base. Most faculty understand whether the institution provides retirement, group life insurance but they don't have a good understanding of the institution's contribution toward these benefits. The understanding level is better where dependent's cost are involved on certain fringe benefits. The least understanding by faculty was exhibited in short-term and long-term disability benefits. This could be because faculty don't perceive these benefits as a necessity.

Faculty understanding of sabbatical leaves and tuition waiver benefits was good because of the responses of the faculty survey instruments. Academic rank, length of service and age of faculty are

three good indicators available to administrators to measure the understanding of faculty on any category of fringe benefits.

The understanding level of faculty fringe benefits was highest at private institutions, followed by denominational institutions and lowest at public institutions. The investigator feels fringe benefits have a higher priority and the faculty perceive fringe benefits as more important at private and denominational institutions than at public institutions.

Implications for Institutions, Administrators and Faculty Members

The institution's (or state's) contribution to the cost of a particular fringe benefit is of great importance. It may vary from total payment to only a partial payment, or in some cases, to nothing at all. The investigator observed some institutions paying the entire cost for both faculty and their dependents while others pay for faculty but not dependents. Among institutions in this study, contributions were shared by the institutions and faculty members but not necessarily on a fifty-fifty basis.

Administrators in reviewing or evaluating their fringe benefit programs can use the information of this study to compare their own benefits with those offered by institutions in the same region of the United States. The areas that a lot of institutions need to examine include short-term and long-term disability benefits, sabbatical benefits and tuition waiver programs.

The faculty members need to increase their awareness and understanding of the importance of fringe benefits in their total compensation package. The investigator feels that one of the best methods of improving faculty understanding is to get them involved in the program of fringe benefits. The institution can implement an extensive training program which includes an audio-visual presentation on a periodical basis. The faculty member can become involved with committee work, current research on fringe benefits and by offering suggestions to administrators on benefits available at institutions of comparable size, type, and location. The investigator feels that dental insurance and Health Maintenance Organization (HMO) will be available in the near future.

Collective bargaining in higher education will make fringe benefits an important negotiable item. The employer contribution to fringe benefits will continue to rise from its present 17 percent of salary to a high of 30 to 40 percent of salary by the year 2000.

The administrators will have to continue to increase their knowledge base of fringe benefits because of the new fringe benefits which are available. These include: homeowners insurance, automobile insurance, Health Maintenance Organization and dental insurance.

The recommendations for fringe benefits in the future should include: each institution having a periodical review of its total fringe benefit package available to faculty, each institution having an in-service training program on fringe benefits on a regular basis

and each institution should appoint a committee for fringe benefits with faculty and administrators represented.

The current status of fringe benefits in southeastern colleges is still inadequate. The investigator feels that the following areas need improvement: (1) develop a better understanding of benefits presently provided for the faculty, (2) assess the weakness and implement possible improvements in these benefits, (3) gather data related to faculty benefit programs at other institutions, (4) make specific recommendations regarding benefits and their improvement at your institution, (5) open better lines of communication between administrators and faculty members and (6) monitor benefits legislation in local, state and national levels.

## V. CONCLUSIONS

The findings of this study present evidence to warrant the following conclusions.

1. Fringe benefits become more critical to faculty as they get older.

2. Fringe benefits are more critical in retention of faculty than in recruiting faculty.

3. Dental insurance appears to be the most likely new fringe benefit in the next five years at colleges and universities in four southeastern states.

4. Faculty of private and denominational institutions are more concerned about tuition waiver benefits than faculty of public institutions.

5. Faculty understanding of fringe benefits is a function of faculty needs at different times during their careers.

6. Strong administrative interest appears critical in obtaining current information about fringe benefits.

## VI. RECOMMENDATIONS

The findings and conclusions of this study suggested the following recommendations:

1. Each institution should periodically review its total fringe benefit package and have the Fringe Benefits Administrator study regional institutions of similar size, type, location and religious affiliation for trends in updating their program.

2. Each institution should conduct an orientation program for new faculty members on fringe benefits available at their institution by means of an audio-visual presentation by the Fringe Benefits Administrator followed by periodical question and answer sessions on new developments in fringe benefits.

3. Each institution should appoint a committee with the responsibility of advising the administration of faculty awareness and new ideas on fringe benefits at their particular institution.

4. Future studies should be conducted comparing the understanding of faculty members and available fringe benefits.

5. Faculty members should be involved in short and long-term planning programs for the development of adequate fringe benefit systems for their institutions.

6. Institutions should analyze the feasibility of providing the following fringe benefits: (1) dental insurance, (2) health maintenance organization, (3) group homeowners insurance, (4) group automobile insurance, (5) visual insurance and (6) faculty club.

7. Institutions should distribute information to faculty at least each year as to the percentage of institutional contribution to each available fringe benefit.

8. Sabbatical leave for faculty should be made available in order to retrain faculty.

# BIBLIOGRAPHY

BIBLIOGRAPHY

Abbott, Walter. "Not Nearly Keeping UP: Commentary on Trends in Real Faculty Compensation in the United States." AAUP Bulletin, LXIV, No. 2 (1978), 86-88.

Allen, David. "Fringe Benefits--The Not So Invisible Cost." School Business Affairs, XLIII, No. 8 (1977), 187-190.

Allen, Donna. Fringe Benefits: Wages or Social Obligations? Ithaca: Cornell University, 1969.

Atkinson, David H. "Comparison of Retirement Programs Available to Public Employees of Higher Education 1977-78." Austin, Texas: Coordinating Board Texas College and University System, November 20, 1978.

Babson, Stanley M., Jr. Fringe Benefits--The Depreciation, Obsolescence and Transience of Man. New York: John Wiley & Sons, 1974.

Bastable, C. W. and Gerald P. Brady. "TIAA-CREF Retirement Options and Considerations." Academe, LXV, No. 2 (1979), 112-118.

Becker, William E., Jr. and Darrell L. Lewis. "Faculty Productivity and the Use of Academic Rewards in Higher Education." Paper presented at the meeting of the Improving University Teaching Processings of Fifth International Conference, London, England, University of Maryland, 1979.

Belcher, David W. Compensation Administration. Englewood Cliffs: Prentice-Hall, Inc., 1974.

Burgess, Leonard R. Wage and Salary Administration in a Dynamic Economy. New York: Harcourt, Brace & World, Inc., 1968.

Burton, Arthur H., Jr. "Employee Benefits--Up, Up and Away." Risk Management, XXV, No. 1 (1978), 37-38.

Carruth, Harvey. "Establishing Priorities for Next Year's Activities." Memorandum to members of the Faculty Senate Fringe Benefits Committee, The University of Tennessee, Knoxville, May 15, 1979.

Cochran, William G. Sampling Techniques. New York: John Wiley and Sons, 1977.

Deric, Arthur J. The Total Approach to Employee Benefits. New York: American Management Association, Inc., 1967.

Dunn, J. D. and Frank M. Rachel. Wage and Salary Administrations Total Compensation Systems. New York: McGraw-Hill Book Company, 1971.

Duva, Joseph W. "Challenges Facing Employee Benefits Managers." Risk Management , XXIII, No. 10 (1977), 37-39.

Eymonerie, Maryse. "The Availability of Fringe Benefits in Colleges and Universities," American Association of University Professors, 1980.

"Faculty Benefits and Services Available Outside the College of Education." The University of Tennessee, Knoxville--College Education Faculty Handbook, (1978), 44.

"Faculty and Staff Benefits." National Association of College and University Business Officers, II, No. 8 (1974), 1-7.

Fly, Emerson H. "SBOR Fringe Benefit Study." Office of the Vice President for Business and Finance, The University of Tennessee, Knoxville, January 10, 1979.

Fly, Emerson H. "Tax Sheltered Annuities." Office of Retirement Services, The University of Tennessee, Knoxville, October 29, 1979.

Golembiewski, Robert T. and Samuel J. Yeager. "Emoloyee Surveys and a Revolution of Rising Expectations: Do the Wrong People Ask for Too Much?" Group and Organization Studies, III, No. 1 (1978), 24-29.

Graebner, William. "The Origins of Retirement in Higher Education: The Carnegie Pension System." Academe, LXV, No. 2 (1979), 97-103.

Greenough, William C. and Francis P. King. Benefit Plans in American Colleges. New York: Columbia University Press, 1969.

Griffes, Ernest J. "Changes Created by the End of Mandatory Retirement." The Personnel Administrator, XXIII, No. 8 (1978), 13-16.

Grogan, John L. "The Business Office Function in Negotiations: The Salary and Fringe Benefit Package." School Business Affairs, XLV, No. 1 (1979), 22-23, 23.

Guilford, J. P. and Benjamin Fruchter. Fundamental Statistics in Psychology and Education. New York: McGraw-Hill Book Company, 1978.

Hansen, W. Lee. "An Era of Continuing Decline: Annual Report on the Economic Status of the Profession, 1978-79," Academe, LXV, No. 5 (1979), 319-362.

Hauskin, Chester A. "Estimating Sample Size." Journal of Research Services, III, No. 1 (1963), 3.

Hanna, John B. "Can the Challenge of Escalating Benefit Costs be Met?" The Personnel Administrator, XXII, No. 9 (1977), 50-57.

Huseman, Richard C., John D. Hatfield and Richard B. Robinson. "The MBA and Fringe Benefits." The Personnel Administrator, XXIII, No. 7 (1978), 57-60.

Ingraham, Mark H. The Mirror of Brass--The Compensation and Working Conditions of College and University Administrators. Madison: The University of Wisconsin Press, 1968.

Ingraham, Mark H. The Outer Fringe. Madison: The University of Wisconsin Press, 1965.

King, Francis P. and Thomas J. Cook. Benefit Plans in Higher Education. New York: Columbia University Press, 1980.

Lawler, Edward E., III. "The Mythology of Management Compensation." California Management Review, IX, No. 1 (1966), 213-223.

Lawler, Edward E., III. Pay and Organizational Effectiveness: A Psychological View. New York: McGraw-Hill Book Company, 1971.

Lenrow, Gerald I. and Ralph Milo. "Travel and Entertainment Expenses, Deferred Compensation and Fringe Benefits Under the Revenue Act of 1978." Best's Review, LXXIX, No. 10 (1979), 52-58.

Leslie, Larry L. and Teh-Weihu. "The Financial Implications of Collective Bargaining." Journal of Education Finance, III, No. 1 (1977), 32-53.

McLane, Charles B. "The Malaise of Tenure: A Proposal for Senior Faculty Reassignment at Sixty." Academe, LXV, No. 2 (1979), 133-136.

McLaughlin, Gerald W., John C. Smart, and James R. Montgomery. "Factors Which Comprise Salary." Research in Higher Education, VIII, No. 1 (1978), 67-82.

Mississippi State University Questionnaire, Survey of Fringe Benefits, April, 1979.

Monczka, Robert M., Lawrence W. Foster, William E. Reif, and John W. Newstrom. "Pay Satisfaction: Money Is Not the Only Answer." Compensation Review, IX, No. 4 (1977), 22-28.

Muffo, John. "Relationships Between Colleague Ratings and Faculty Compensation." Research in Higher Education, X, No. 1 (1979), 25-35.

Myers, Robert J. "A Short-Sighted Way for Employees to Save on Social Security Taxes." Academe, LXVI, No. 4 (1980), 185-187.

No Author. "Agreement 1976-1979 Between Rider College and the Rider College Chapter of the American Association of University Professors." Trenton, New Jersey, 1-64, 1976.

_____. "Beyond the Salary: Institutional Fringe Benefits." College and University, LIV, No. 4 (1979), 330-331.

_____. "Fringe Benefits." The International Encyelopedia of Higher Education, VIII, R-S (1977), 3579-3583.

_____. "Perk Up: Superintendents Report Fringe Benefit Gains." The Executive Educator, I, No. 9 (1979), 6.

_____. "SEC Disclosure--IRS Tax Liability Roles on Perks." Business Week, April 3, 1978, 105.

_____. "Statement of Principles on Academic Retirement and Insurance Plans." Academe, LXV, No. 6 (1979), 404-406.

_____. "Wage and Salary Administration for Smaller Institutions Of Higher Education--A Basic Guide to Management Practice." National Association of College and University Business Officers. Washington, 1974.

Norman, Ralph (ed.) "Benefits." Handbook of the Faculty--The University of Tennessee, Knoxville (1978), 31-37.

Podolsky, Arthur and Carolyn R. Smith, gen. eds. Education Directory: Colleges and Universities, 1978-79. Washington, D.C.: U. S. Government Printing Office, 1979.

Pritchett, S. Travis and James S. Trieschmann. "Faculty Benefits at Fifty Major Universities," The Journal of Risk and Insurance, XLI, no. 1 (March 1974), 93-107.

Reid, G. L. and D. J. Robertson. Fringe Benefits, Labour Costs and Social Security. London: George Allen & Un Win Ltd., 1965.

Reif, Arnold E. "TIAA or CREF." AAUP Bulletin, LXIV, No. 2 (1978), 16-18.

"Report #1 Faculty Senate Benefits Committee." Virginia Tech, July 1978.

Rock, Milton L. Handbook of Wage and Salary Administration. New York: McGraw-Hill Book Company, 1972.

Scharff, Edward E. "The Battle Over Taxing Fringe Benefits." Money, VII, No. 10 (1978), 52-55.

Schulz, Richard. "Benefit Trends." The Personnel Administrator, XXII, No. 7 (1977), 18-20, 35.

Simpson, William B. "Report on the Annual Survey of Faculty Compensation, 1977-78." AAUP Bulletin, LXIV, No. 3 (1978), 193-266.

Sullivan, Donald E. "Never Too Old." The Personnel Administrator, XXIII, No. 6 (1978), 54-56, 58.

Survey of Retirement and Insurance Plans in Higher Education, Teacher Insurance and Annuity Association--College Retirement Equities Fund, January, 1978.

The University of Tennessee Statewide Non-Exempt Compensation Survey Report 1978-79, Office of Personnel Services, January 1, 1979.

TIAA-CREF List of Participating Institutions as of December 31, 1979, Teachers Insurance and Annuity Association--College Retirement Equities Fund, January, 1978.

Trieschmann, James S. Survey of Insurance, Pension, and Other Employee Benefits, University of Georgia, Semptember, 1972.

Tuckman, Howard P. and William D. Vogler. "The 'Part' in Part-Time Wages." AAUP Bulletin, LXIV, No. 2 (1978), 70-77.

Tuition Exchange Membership List, March 1979.

Wermel, Michael T. and Geraldine M. Beideman. How to Determine the Total Cost of Your Emoloyee Benefit Programs--A guide for A Company Survey. Pasadena: Benefits and Insurance Research Center, California Institute of Technology, 1960.

Wistert, Francis M. Fringe Benefits. New York: Reinhold Publishing Corporation, 1959.

Woodcock, Leonard. "Perspective on Fringe Benefits." Risk Management, XXI, No. 6 (1974), 10-13, 16, 18-19.

Zaloga, Jerome S. "Employee Benefits Administration . . . Start Thinking Bigger and Better and More Fleexible." Risk Management, XXIII, No. 3 (1976), 29-30.

# APPENDIXES

# APPENDIX A

# INSTITUTIONAL SURVEY INSTRUMENT AND AGREEMENT TO PARTICIPATE FORM

STUDY OF FRINGE BENEFITS AT SELECTED
SOUTHEASTERN COLLEGES AND UNIVERSITIES

This study will gather information relative to faculty fringe benefits at selected colleges and universities in four southeastern states. This institutional survey instrument will assist the researcher in assessing faculty fringe benefits at your institution. Would you like a copy of the results sent to you at the completion of the study? (Please circle:) YES NO.

Instructions

1. Please answer the questions, giving information as of January 1, 1980. Each section has at least one item to be answered even though your institution may not have the benefit. Most answers require single check marks or short entries.

INSTITUTIONAL SURVEY INSTRUMENT

1. _____
(Name of Institution) (City and State)

a. Please check as many as apply to type of institution:

( ) Public ( ) College ( ) Other (Specify,_____
( ) Private ( ) University _____)
( ) 4 year ( ) Denominational

b. Please check the size of institution-student enrollment: (Full-time equivalent, Fall 1979)

( ) Below 500 ( ) 2,500 - 4,999 ( ) 20,000 - 29,999
( ) 500 -999 ( ) 5,000 - 9,999 ( ) 30,000 - 39,999
( ) 1,000 - 2,499 ( ) 10,000 - 19,999

2. Please check the number of full-time faculty employed at this institution: Persons employed for the primary purpose of performing instruction and/or research. Chairpersons of academic departments should be included in this category if they have no other administrative title.

( ) 0 - 49 ( ) 150 - 499
( ) 50 - 99 ( ) 500 - 999
( ) 100 - 149 ( ) 1,000 and over

a. Please give the number of full-time faculty by academic rank:

_____Professor _____Lecturer
_____Associate Professor _____Instructor
_____Assistant Professor _____TOTAL

SECTION I - RETIREMENT BENEFITS

This section covers retirement benefits including social security, state or local benefits, TIAA-CREF benefits, self-funded and trusted benefits, and insurance company benefits.

3. Does your institution have retirement benefits for faculty members?

( ) Yes ( ) No ( ) Don't Know

4. Are your institution's faculty covered under Federal Social Security?

( ) Yes - All Faculty ( ) No

( ) Yes - Some Faculty ( ) Don't Know

5. Please check the retirement benefits available to faculty members:

( ) State Retirement System ( ) Self-Funded or Trusted

( ) Local Teacher Retirement System ( ) Insurance Company

( ) Public Employee Retirement ( ) Other (specify _____)

( ) TIAA - CREF ( ) Don't Know

6. Does the institution or state contribute toward the cost of faculty retirement benefits?

( ) Yes ( ) No ( ) Don't Know

7. Please check the percentage of salary that the institution or state contributes toward the cost of faculty members retirement benefits:

( ) 0 - 3.9 percent ( ) 8.0 - 9.9 percent

( ) 4.0 - 5.9 percent ( ) 10.0 - 11.9 percent

( ) 6.0 - 7.9 percent ( ) 12.0 or over percent

( ) Don't Know

8. Please check the percentage of salary that the faculty member contributes toward the cost of retirement benefits:

( ) 0 - 3.9 percent ( ) 8.0 - 9.9 percent

( ) 4.0 - 5.9 percent ( ) 10.0 - 11.9 percent

( ) 6.0 - 7.9 percent ( ) 12.0 or over percent

( ) Don't Know

9. Retirement Age:

a. Please check the normal retirement age stated in retirement benefit programs:

( ) Under 65 ( ) 70-71

( ) 65 ( ) 72

( ) 66-69 ( ) No specific age

( ) Don't Know

SECTION II - GROUP LIFE INSURANCE BENEFITS

This section covers life insurance benefits provided by the institution where group rates are based on faculty members annual salary. Dismemberment benefits and accidental death benefits are part of this benefit.

10. Does your institution have group life insurance benefits? (Do not include as life insurance the death or survivor benefits of retirement programs.)

( ) Yes ( ) No ( ) Don't Know

11. Does the faculty member pay toward the cost of group life insurance benefits?

( ) Yes
( ) No
( ) Don't Know

If yes, indicate the percentage of monthly premiums paid to insurance company:

( ) 0-20 ( ) 61-80
( ) 21-40 ( ) 81-100
( ) 41-60 ( ) Other (Specify_____)

12. Are all new faculty members eligible, regardless of their health, for group life insurance benefits?

( ) Yes ( ) No ( ) Don't Know

13. Please indicate the waiting period before a new faculty member is eligible to participate in group life insurance benefits: (Check one)

( ) 1 month or less
( ) 2 to 6 months
( ) 7 to 12 months
( ) Until next anniversary date of group life insurance policy
( ) Other (specify _____)
( ) Don't Know

14. Please check below the items that most nearly describe the way group life insurance coverage for individual faculty members is determined: (Check as many as apply)

( ) As a multiple of salary - _____ (state multiple)
( ) According to job or salary category
( ) Same amount for all employees - _____ (state amount)
( ) As assigned units of collective insurance
( ) Other (specify, _____)
( ) Don't Know

15. Are accidental death and dismemberment benefits provided under group life insurance?

( ) Yes ( ) No ( ) Don't Know

SECTION III - HEALTH INSURANCE BENEFITS

This section covers all health insurance benefits such as basic hospital, surgical, medical, major medical and comprehensive insurances.

16. Does your institution have health insurance benefits?

( ) Yes ( ) No ( ) Don't Know

17. Please check health insurance in effect: (Check as many as apply)

( ) Basic hospital - surgical, medical
( ) Major Medical
( ) Health Maintenance Organization
( ) Dental
( ) Vision Care
( ) Other (specify, _____)
( ) Don't Know

18. Please check company of insurer: (Check as many as apply)

( ) Blue Cross/Blue Shield ( ) Self-insured

( ) TIAA ( ) Other (Specify, _____)

19. Cost of health insurance coverage:

a. Faculty member health insurance coverage?

1. Does institution pay toward the cost?

( ) Yes If yes, indicate the percentage:

( ) No ( ) 0-20 ( ) 61-80

( ) Don't Know ( ) 21-40 ( ) 81-100

( ) 41-60 ( ) Other (Specify, _____)

2. Does faculty member pay toward the cost?

( ) Yes If yes, indicate the percentage:

( ) No ( ) 0-20 ( ) 61-80

( ) Don't Know ( ) 21-40 ( ) 81-100

( ) 41-60 ( ) Other (Specify, _____)

b. Dependents' health insurance coverage:

1. Does institution pay toward the cost?

( ) Yes If yes, indicate the percentage:

( ) No ( ) 0-20 ( ) 61-80

( ) Don't Know ( ) 21-40 ( ) 81-100

( ) 41-60 ( ) Other (Specify, _____)

2. Does faculty member pay toward cost?

( ) Yes If yes, indicate the percentage:

( ) No ( ) 0-20 ( ) 61-80

( ) Don't Know ( ) 21-40 ( ) 81-100

( ) 41-60 ( ) Other (Specify, _____)

21. Benefits participation: Please check the minimum waiting period, if any, before a new faculty member is covered under your institution's health insurance benefits: (Check one)

( ) 1 month or less ( ) Until next anniversary date of health insurance policy

( ) 2 to 6 months

( ) 7 to 12 months ( ) Other (Specify, _____)

( ) Don't Know

SECTION IV - SHORT-TERM DISABILITY AND SICK PAY BENEFITS

This section covers benefits that provide income during temporary absences from work caused by illness or injury and lasting from a few days to perhaps as long as six months.

22. Does your institution have short-term disability income or sick-pay benefits?

( ) Yes ( ) No ( ) Don't Know

23. Please check the short-term disability benefits in effect at your institution: (Check as many as apply.)

( ) Written formal sick-pay or salary continuation benefits

( ) Informal benefits

( ) State Workman's Compensation insurance

( ) Group insurance benefits (other than mandatory Workman's Compensation) providing short-term disability benefits

( ) Other (Specify, _____)

( ) Don't Know

24. Cost of short-term sick-pay or salary continuation benefits:

a. Does the institution pay toward the cost of sick-pay benefits?

( ) Yes
( ) No
( ) Don't Know

If yes, indicate the percentage:

( ) 0-20 ( ) 61-80
( ) 21-40 ( ) 81-100
( ) 41-60 ( ) Other (Specify, _____)

b. Does the faculty pay toward the cost of sick-pay benefits?

( ) Yes
( ) No
( ) Don't Know

If yes, indicate the percentage

( ) 0-20 ( ) 61-80
( ) 21-40 ( ) 81-100
( ) 41-60 ( ) Other (Specify, _____)

25. Please indicate the waiting period before a new faculty member becomes eligible for sick-pay benefits (other than Workman's Compensation) at your institution. (Check one)

( ) 1 month or less ( ) Other (Specify, _____)
( ) 2 to 6 months ( ) Don't Know

26. Does the duration of sick-pay benefits vary according to the length of service of the faculty member?

( ) Yes ( ) No ( ) Don't Know

SECTION V - LONG-TERM TOTAL DISABILITY INCOME BENEFITS

This section covers insurance and/or pensions providing income benefits to totally disabled faculty members following a specific period of total disability (usually six months) and continuing throughout disability for life, for a specified period of years, or to a stated age when retirement benefits begin.

27. Does your institution have benefits that provide income during periods of long-term total disability? (Include benefits provided under provisions of pensions and under separate insurated or noninsured benefits).

( ) Yes ( ) No ( ) Don't Know

28. Please check the long-term total disability income benefits covering faculty members of your institution: (Check as many as apply)

( ) Public employee or teacher retirement system

( ) Group insurance benefits

( ) Self-insured or noninsured benefits

( ) Other (Specify, _____)

( ) Don't Know

29. How many months must a faculty member be totally disabled before long-term total disability income benefits begin?

( ) 1 month or less
( ) 2 to 6 months
( ) 7 to 12 months
( ) Until next anniversary date of long-term disability insurance policy
( ) Other (Specify, _____)
( ) Don't Know

30. Please check the basis for payment of total disability income. (Check one or both.)

( ) Work-connected disabilities
( ) Non-work connected disabilities
( ) Don't Know

31. If the benefits are insured or self-insured (and is not part of a public retirement system):

a. Does the institution pay toward the cost of insured or self-insured benefits?

( ) Yes
( ) No
( ) Don't Know

If yes, indicate the percentage:

( ) 0-20
( ) 21-40
( ) 41-60
( ) 61-80
( ) 81-100
( ) Other (Specify, _____)

b. Does the faculty pay toward the cost of insured or self-insured benefits?

( ) Yes
( ) No
( ) Don't Know

If yes, indicate the percentage:

( ) 0-20
( ) 21-40
( ) 41-60
( ) 61-80
( ) 81-100
( ) Other (Specify, _____)

32. During disability do the benefits provide for continuation of contributions?

( ) Yes ( ) No ( ) Don't Know

33. During disability does service credited toward retirement annuities continue?

( ) Yes ( ) No ( ) Don't Know

34. Please indicate the waiting period before a new faculty member is eligible to participate in insured or self-insured total disability income:

( ) 1 month or less
( ) 2 to 6 months
( ) 7 to 12 months
( ) Until next anniversary date of long-term disability insurance policy
( ) Other (Specify, _____)
( ) Don't Know

35. What is the maximum period during which total disability income benefits are paid to a disabled faculty member?

( ) 1 to 10 years
( ) 11-20 years
( ) 21-30 years
( ) 31-40 years
( ) Other (Specify, _____)
( ) Don't Know

SECTION VI - OTHER FACULTY BENEFITS

This section covers those faculty benefits which do not fall under retirement benefits, group life insurance benefits, health insurance benefits, short and long term disability benefits. All other miscellaneous benefits fall in this section.

36. Does your institution provide tuition waiver for faculty members enrolled for credit?

( ) Yes If yes, briefly describe _____
( ) No _____
( ) Don't Know

37. Does your institution provide tuition waiver for dependents of faculty members?

( ) Yes If yes, briefly describe _____
( ) No _____
( ) Don't Know

38. Does your institution have a formal program for sabbatical leaves?

( ) Yes If yes, briefly describe _____
( ) No _____
( ) Don't Know

39. Please check any of the following faculty fringe benefits that are in effect at your institution. (Check as many as apply)

( ) Legal services
( ) Business travel accident insurance
( ) Key man insurance
( ) Supplementary life insurance
( ) Annual physical examinations
( ) Group automobile insurance
( ) Group homeowners insurance
( ) Counseling services on investment - insurance-estate planning problems
( ) Faculty housing
( ) Mortgage loans
( ) Personal loans
( ) Faculty travel expenses
( ) Leave of absences
( ) Faculty club
( ) Faculty parking
( ) General campus facilities and events
( ) Credit union
( ) Other (Specify, _____
_____)

40. Please briefly describe faculty fringe benefits that may be forthcoming in the next five years at your institution.

(1)_____

(2)_____

(3)_____

41. ASSESSMENT OF FACULTY UNDERSTANDING OF FRINGE BENEFITS

How would you rate faculty members' understanding of fringe benefits available at your institution? Please circle the number that most closely corresponds to your assessment of faculty understanding of these fringe benefits:

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| faculty have little understanding of fringe benefits | faculty have insufficient understanding of fringe benefits | faculty have reasonable understanding of fringe benefits | faculty have fairly good understanding of fringe benefits | faculty have very good understanding of fringe benefits |

42. ASSESSMENT OF FACULTY SATISFACTION OF FRINGE BENEFITS

How would you rate faculty members' satisfaction of fringe benefits available at your institution? Please circle the number that most closely corresponds to your assessment of faculty satisfaction of these fringe benefits:

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| Fringe benefits meet few or none of my needs | Fringe benefits meet some of my needs but still substantial gaps | Fringe benefits meet half or more of my needs | Fringe benefits meet many of my needs | Fringe benefits meet most or all of my needs |

43. Check the box that corresponds to your attitude toward the following fringe benefits at your institution.

| | | Adequate | Inadequate |
|---|---|---|---|
| (1) | Retirement benefits | ☐ | ☐ |
| (2) | Group Life Insurance benefits | ☐ | ☐ |
| (3) | Health Insurance benefits | ☐ | ☐ |
| (4) | Short-term Disability benefits | ☐ | ☐ |
| (5) | Sick-pay benefits | ☐ | ☐ |
| (6) | Long-term Disability Income benefits | ☐ | ☐ |
| (7) | Tuition Waiver benefits | ☐ | ☐ |
| (8) | Sabbatical leave benefits | ☐ | ☐ |
| (9) | Faculty Housing benefits | ☐ | ☐ |
| (10) | Leave of Absence benefits | ☐ | ☐ |
| (11) | Credit Union benefits | ☐ | ☐ |
| (12) | General Campus Facilities and Events benefits | ☐ | ☐ |

Agreement to Participate Form

Date_____

Institution will participate_____ Institution will not participate_____

Name of Institution_____

Address_____

Designated Administrator for Faculty Fringe Benefits_____

Title_____

Telephone Number_____

Designated Administrator for Faculty_____

Title_____

Telephone Number_____

_____
Chief Executive Officer's Signature

_____
Telephone Number

_____
Date

# APPENDIX B

# FACULTY SURVEY INSTRUMENT

## STUDY OF FRINGE BENEFITS AT SELECTED SOUTHEASTERN COLLEGES AND UNIVERSITIES

Cd 1 Code _____ (1) (2 - 6)

This study will gather information relative to faculty fringe benefits at selected colleges and universities in four southeastern states. This faculty survey instrument will assist the researcher in assessing faculty understanding of available fringe benefits at your institution. Would you like a copy of the results sent to you at the completion of the study? (Please circle.) YES NO.

**Instructions**

1. Please answer the questions, giving information as of January 1, 1980. Each section has at least one item to be answered even though your institution may not have the benefit. Most answers require single check marks or short entries.
2. Please complete and return by June ___, 1980

**FACULTY SURVEY INSTRUMENT**

1. Faculty member personal data information. (7)

a. ☐ Professor ☐ Assistant Professor ☐ Instructor
☐ Associate Professor ☐ Lecturer ☐ Other, Specify _____

Are all faculty members eligible for fringe benefits? Yes ☐ No ☐ Don't Know ☐ (8)

b. Indicate your age (last birthday) in years. (9)
☐ less than 22 ☐ 40 - 49 ☐ 70 - 79
☐ 22 - 29 ☐ 50 - 59 ☐ over 79
☐ 30 - 39 ☐ 60 - 69

c. Check your length of service in years as a faculty member at this institution: (10)
☐ 0 - 4 years ☐ 10 - 14 years ☐ 20 - 24 years
☐ 5 - 9 years ☐ 15 - 19 years ☐ over 25 years

d. Please check your sex: Male ☐ Female ☐ (11)

e. Please check your number of dependent children: (12)
☐ No children ☐ 3 children ☐ Other, Specify _____
☐ 1 child ☐ 4 children
☐ 2 children ☐ 5 children

f. What is your highest earned academic degree? (13)
☐ Bachelor's ☐ Educational Specialist ☐ Doctor of Philosophy
☐ Master's ☐ Doctor of Education ☐ Other, Specify _____

g. Please check the academic college or department in which you are employed as a faculty member: (14-15)
☐ Agriculture ☐ Communication ☐ Home Economics ☐ Medicine
☐ Architecture ☐ Education ☐ Law ☐ Nursing
☐ Business Administration ☐ Engineering ☐ Liberal Arts ☐ Other, specify _____

2. _____ (16-38)
(Name of Institution) (City and State)

a. Please check all the categories which apply to your institution: (39)
☐ Public ☐ College ☐ Other, Specify _____
☐ Private ☐ University
☐ 4 year ☐ Denominational

b. Please check the size of your institution by student enrollment: (full-time equivalent, Fall 1979) (40)
☐ below 500 ☐ 2,500 - 4,999 ☐ 20,000 - 29,999
☐ 500 - 999 ☐ 5,000 - 9,999 ☐ 30,000 - 39,000
☐ 1,000 - 2,499 ☐ 10,000 - 19,999

**SECTION I - RETIREMENT BENEFITS**

This section covers retirement benefits including social security, state or local benefits, TIAA-CREF benefits, self-funded and trusted benefits, and insurance company benefits.

3. Does your institution have retirement benefits for faculty members? (41)
☐ Yes ☐ No ☐ Don't Know

4. Are your institution's faculty covered under Federal Social Security? (42)
☐ Yes - All Faculty ☐ Yes - Some Faculty ☐ No ☐ Other, (Specify _____) ☐ Don't Know

5. Please check the retirement benefits available to faculty members: (43-45)
☐ State Retirement System ☐ TIAA - CREF ☐ Other, (specify _____)
☐ Local Teacher Retirement System ☐ Self-Funded or Trusted ☐ Don't Know
☐ Public Employee Retirement ☐ Insurance Company

6. Does the institution or state contribute toward the cost of faculty retirement benefits? (46)
☐ Yes ☐ No ☐ Don't Know

7. Please check the percentage of salary that the institution or state contributes toward the cost of faculty members retirement benefits: (47)
☐ 0 - 3.9 percent ☐ 6.0 - 7.9 percent ☐ 10.0 - 11.9 percent ☐ Don't Know
☐ 4.0 - 5.9 percent ☐ 8.0 - 9.9 percent ☐ 12.0 or over percent

8. Please check the percentage of salary that the faculty member contributes toward the cost of retirement benefits: (48)
☐ 0 - 3.9 percent ☐ 6.0 - 7.9 percent ☐ 10.0 - 11.9 percent ☐ Don't Know
☐ 4.0 - 5.9 percent ☐ 8.0 - 9.9 percent ☐ 12.0 or over percent

2

9. Retirement Age:
a. Please check the normal retirement age stated in retirement benefit programs: (49)
☐ Under 65 ☐ 66 - 69 ☐ 72 ☐ Don't Know
☐ 65 ☐ 70 - 71 ☐ No specific age

## SECTION II - GROUP LIFE INSURANCE BENEFITS

This section covers life insurance benefits provided by the institution where group rates are based on faculty members annual salary. Dismemberment benefits and accidental death benefits are part of this benefit

10. Does your institution have group life insurance benefits? (Do not include as life insurance the death or survivor benefits of retirement programs.) (50)
☐ Yes ☐ No ☐ Don't Know

11. Does the faculty member pay toward the cost of group life insurance benefits? (51-52)
☐ Yes If yes, indicate the percentage of monthly premiums paid to insurance company:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify _____)

12. Are all new faculty members eligible, regardless of their health, for group life insurance benefits? (53)
☐ Yes ☐ No ☐ Don't Know

13. Please indicate the waiting period before a new faculty member is eligible to participate in group life insurance benefits: (Check one) (54)
☐ 1 month or less ☐ 7 to 12 months ☐ Other (specify _____)
☐ 2 to 6 months ☐ Until next anniversary date of group life insurance policy ☐ Don't Know

14. Please check below the items that most nearly describe the way group life insurance coverage for individual faculty members is determined: (55-57)
(Check as many as apply)
☐ As a multiple of salary - _____ state multiple ☐ Same amount for all employees - _____ state amount ☐ Other (specify _____)
☐ According to job or salary category ☐ As assigned units of collective insurance ☐ Don't Know

15. Are accidental death and dismemberment benefits provided under group life insurance? (58)
☐ Yes ☐ No ☐ Don't Know

## SECTION III - HEALTH INSURANCE BENEFITS

This section covers all health insurance benefits such as basic hospital, surgical, medical, major medical and comprehensive insurances.

16. Does your institution have health insurance benefits? (59)
☐ Yes ☐ No ☐ Don't Know

17. Please check health insurance in effect: (Check as many as apply) (60)
☐ Basic hospital - surgical, medical ☐ Dental ☐ Don't Know
☐ Major Medical ☐ Vision Care
☐ Health Maintenance Organization ☐ Other (specify _____)

18. Please check company of insurer: (Check as many as apply) (61)
☐ Blue Cross/Blue Shield ☐ TIAA ☐ Self-insured ☐ Other (Specify _____)

19. Cost of health insurance coverage:
a. Faculty member health insurance coverage:
1. Does institution pay toward the cost? (62-63)
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

2. Does faculty member pay toward the cost? (64-65)
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

b. Dependents' health insurance coverage
1. Does institution pay toward the cost? (66-67)
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

2. Does faculty member pay toward cost? (68-69)
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

21. Benefits participation: Please check the minimum waiting period, if any, before a new faculty member is covered under your institution's health insurance benefits: (Check one) (70)
☐ 1 month or less ☐ 7 to 12 months ☐ Other (Specify, _____)
☐ 2 to 6 months ☐ Until next anniversary date of health insurance policy ☐ Don't Know

Cd 2 Code _____ (1) (2 - 6)

## SECTION IV - SHORT-TERM DISABILITY AND SICK PAY BENEFITS

This section covers benefits that provide income during temporary absences from work caused by illness or injury and lasting from a few days to perhaps as long as six months.

22. Does your institution have short-term disability income or sick-pay benefits? (7)
☐ Yes ☐ No ☐ Don't Know

23. Please check the short-term disability benefits in effect at your institution: (Check as many as apply.) (8-10)
☐ Written formal sick-pay or salary continuation benefits ☐ Informal benefits
☐ State Workman's Compensation insurance ☐ Group insurance benefits (other than mandatory Workman's Compensation) providing short-term disability benefits
☐ Other (Specify, _____) ☐ Don't Know

24. Cost of short-term sick-pay or salary continuation benefits: (11-12)
a. Does the institution pay toward the cost of sick-pay benefits?
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

b. Does the faculty pay toward the cost of sick-pay benefits? (13-14)
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

25. Please indicate the waiting period before a new faculty member becomes eligible for sick-pay benefits (other than Workman's Compensation) at your institution. (Check one) (15)
☐ 1 month or less ☐ 2 to 6 months ☐ Other (Specify, _____) ☐ Don't Know

26. Does the duration of sick-pay benefits vary according to the length of service of the faculty member? (16)
☐ Yes ☐ No ☐ Don't Know

## SECTION V - LONG-TERM TOTAL DISABILITY INCOME BENEFITS

This section covers insurance and/or pensions providing income benefits to totally disabled faculty members following a specific period of total disability (usually six months) and continuing throughout disability for life, for a specified period of years, or to a stated age when retirement benefits begin.

27. Does your institution have benefits that provide income during periods of long-term total disability? (Include benefits provided under provisions of pensions and under separate insurated or noninsured benefits.) (17)
☐ Yes ☐ No ☐ Don't Know

28. Please check the long-term total disability income benefits covering faculty members of your institution: (Check as many as apply) (18-20)
☐ Public employee or teacher retirement system ☐ Group insurance benefits ☐ Self-insured or noninsured benefits
☐ Other (Specify, _____) ☐ Don't Know

29. How many months must a faculty member be totally disabled before long-term total disability income benefits begin? (21)
☐ 1 month or less ☐ 2 to 6 months ☐ 7 to 12 months ☐ Until next anniversary date of long-term disability insurance policy
☐ Other (Specify, _____) ☐ Don't Know

30. Please check the basis for payment of total disability income. (Check one or both.) (22-23)
☐ Work-connected disabilities ☐ Non-work connected disabilities ☐ Don't Know

31. If the benefits are insured or self-insured (and is not part of a public retirement system): (24-25)
a. Does the institution pay toward the cost of insured or self-insured benefits?
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

b. Does the faculty pay toward the cost of insured or self-insured benefits? (26-27)
☐ Yes If yes, indicate the percentage:
☐ No ☐ 0 - 20 ☐ 41 - 60 ☐ 81 - 100
☐ Don't Know ☐ 21 - 40 ☐ 61 - 80 ☐ Other (Specify, _____)

32. During disability do the benefits provide for continuation of contributions? (28)
☐ yes ☐ No ☐ Don't Know

33. During disability does service credited toward retirement annuities continue? (29)
☐ Yes ☐ No ☐ Don't Know

34. Please indicate the waiting period before a new faculty member is eligible to participate in insured or self-insured total disability income: (30)
☐ 1 month or less ☐ 2 to 6 months ☐ 7 to 12 months ☐ Until next anniversary date of long-term disability insurance policy
☐ Other (Specify, _____) ☐ Don't Know

35. What is the maximum period during which total disability income benefits are paid to a disabled faculty member? (31)
☐ 1 to 10 years ☐ 11 - 20 years ☐ 21 - 30 years ☐ 31 - 40 years ☐ Other (Specify, _____) ☐ Don't Know

## SECTION VI - OTHER FACULTY BENEFITS

This section covers those faculty benefits which do not fall under retirement benefits, group life insurance benefits, health insurance benefits, short and long term disability benefits. All other miscellaneous benefits fall in this section.

36. Does your institution provide tuition waiver for faculty members enrolled for credit? (32)
☐ Yes ☐ If yes, briefly describe _____ ☐ No ☐ Don't Know

37. Does your institution provide tuition waiver for dependents of faculty members? (33)
☐ Yes If yes, briefly describe _____ ☐ No ☐ Don't Know

38. Does your institution have a formal program for sabbatical leaves? (34)
☐ Yes If yes, briefly describe _____ ☐ No ☐ Don't Know

4

39. Please check any of the following faculty fringe benefits that are in effect at your institution. (Check as many as apply)

| | | | |
|---|---|---|---|
| ☐ Legal services | (35) ☐ Group homeowners insurance | (41) ☐ Faculty travel expenses | (46) |
| ☐ Business travel accident insurance | (36) ☐ Counseling services on investment- | (42) ☐ Leave of absences | (47) |
| ☐ Key man insurance | (37) insurance-estate planning problems | ☐ Faculty club | (48) |
| ☐ Supplementary life insurance | (38) ☐ Faculty housing | (43) ☐ Faculty parking | (49) |
| ☐ Annual physical examinations | (39) ☐ Mortgage loans | (44) ☐ General campus facilities and events | (50) |
| ☐ Group automobile insurance | (40) ☐ Personal loans | (45) ☐ Credit union | (51) |

Other (Specify, _____) (52)

40. Please briefly describe faculty fringe benefits that may be forthcoming in the next five years at your institution.

1. _____ (53) 2. _____ (54) 3. _____ (55)

41. ASSESSMENT OF FACULTY UNDERSTANDING OF FRINGE BENEFITS (56)

How would you rate faculty members' understanding of fringe benefits available at your institution? Please circle the number that most closely corresponds to your assessment of faculty understanding of these fringe benefits:

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| faculty have little understanding of fringe benefits | faculty have insufficient understanding of fringe benefits | faculty have reasonable understanding of fringe benefits | faculty have fairly good understanding of fringe benefits | faculty have very good understanding of fringe benefits |

42. ASSESSMENT OF FACULTY SATISFACTION OF FRINGE BENEFITS (57)

How would you rate faculty members' satisfaction of fringe benefits available at your institution? Please circle the number that most closely corresponds to your assessment of faculty satisfaction of these fringe benefits:

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| Fringe benefits meet few or none of my needs | Fringe benefits meet some of my needs but still substantial gaps | Fringe benefits meet half or more of my needs | Fringe benefits meet many of my needs needs | Fringe benefits meet most or all of my needs needs |

43. Check the box that corresponds to your attitude toward the following fringe benefits at your institution.

| | Adequate | Inadequate | |
|---|---|---|---|
| 1. Retirement benefits | ☐ | ☐ | (58) |
| 2. Group Life Insurance benefits | ☐ | ☐ | (59) |
| 3. Health Insurance benefits | ☐ | ☐ | (60) |
| 4. Short-term Disability benefits | ☐ | ☐ | (61) |
| 5. Sick-pay benefits | ☐ | ☐ | (62) |
| 6. Long-term Disability Income benefits | ☐ | ☐ | (63) |
| 7. Tuition Waiver benefits | ☐ | ☐ | (64) |
| 8. Sabbatical leave benefits | ☐ | ☐ | (65) |
| 9. Faculty Housing benefits | ☐ | ☐ | (66) |
| 10. Leave of Absence benefits | ☐ | ☐ | (67) |
| 11. Credit Union benefits | ☐ | ☐ | (68) |
| 12. General Campus Facilities and Events benefits | ☐ | ☐ | (69) |

FOLD

Place Stamp Here

Donald C. Jones
59 Springside Drive
Hendersonville, NC 28739

# APPENDIX C

# INTRODUCTION LETTER

May 12, 1980

Chief Executive Officer
Institution
Address

Dear

I am currently enrolled at The University of Tennessee, Knoxville working on my Doctor of Education Degree in Educational Administration and Supervision. One requirement to obtain this degree is the completion of a dissertation related to the field of Educational Administration in Higher Education.

It is my pleasure to invite your institution to participate in a study of fringe benefits at selected southeastern colleges and universities.

Your participation in this study will involve the selection of two administrators, one who is responsible for faculty fringe benefits and the other who is responsible for the faculty at your institution. The designated administrator for faculty fringe benefits will be asked to complete an institutional survey instrument and have a personal interview with the researcher during the month of May. The designated administrator for faculty will be asked to provide the researcher with a list of your faculty members from which a random sample will be asked to complete a faculty survey instrument during the month of May.

Please complete and mail the Agreement to Participate Form to me in the addressed, stamped envelope within the next week. Your support in this study will further a better understanding of fringe benefits in higher education in the southeastern United States.

Sincerely,

Donald C. Jones
Ed.D. Candidate
Department of Educational
Administration and Supervision

Attachment

P.S. The two designated administrators and faculty members will have the right to withdraw from participation in this study at any time without penalty. I may be reached at the address below:

Donald C. Jones
Room 201, Henson Hall
The University of Tennessee, Knoxville
Knoxville, Tennessee 37916
615/974-2214

# APPENDIX D

# COVER LETTER

THE UNIVERSITY OF TENNESSEE
KNOXVILLE 37916
COLLEGE OF EDUCATION

DEPARTMENT OF
EDUCATIONAL ADMINISTRATION
AND SUPERVISION

June, 1980

Dear

It is my pleasure to invite you as a full-time faculty member to participate in a study of fringe benefits at selected southeastern college and universities. I invite you to express your understanding about various fringe benefits at your institution. Your response will help determine the relative value of each of the fringe benefits from the viewpoint of a faculty member. The President and Dean of the Faculty of your institution are fully aware and support this study.

It will take you only fifteen to twenty minutes to complete the questions on the brief faculty survey instrument and return it by mail.

Your participation is voluntary, and your responses will be kept confidential. The return of this faculty survey instrument constitutes your informed consent to participate in this study. Data will be reported on a group basis and individual responses will not be revealed. The faculty survey instrument is coded only to identify non-respondents for follow-up letters. If you would like a copy of the results of this study, please indicate in the appropriate box on the faculty survey instrument.

Please return the completed faculty survey instrument by June , 1980. I will appreciate your assistance in the research.

Sincerely,

Donald C. Jones
Research Assistant
Department of Educational
Administration and Supervision

Attachment

P.S. I may be reached at the address below:

Donald C. Jones
59 Springside Drive
Hendersonville, NC 28739
704/692-9136 Ext. 70

# VITA

Donald Collins Jones was born in Carroll County, Georgia, on September 6, 1938, the eldest of four children of the late Mr. and Mrs. James Clifford Jones. He attended the public school of Bremen, Georgia, and graduated from Bremen High School in 1956. The following fall he entered Wofford College, Spartanburg, South Carolina and graduated with a Bachelor of Arts degree with a double major in sociology and psychology and education in 1961.

In March 1961 he entered the United States Army as a Second Lieutenant and served two years as an artillery officer and athletic and recreation officer at Fort Sill in Lawton, Oklahoma. At the conclusion of his army career he was awarded the Army Commendation Medal for Outstanding Service.

In 1963 to 1966 he taught school and coached in Liberty, South Carolina and Charlotte County, Virginia. In the fall of 1966 he returned to school to complete his Master of Science degree in physical education at The University of Tennessee, Knoxville and graduated in August 1967.

In July of 1967 he was appointed instructor of physical education and coach at Berry College near Rome, Georgia. During the 11 years at Berry College, he served as basketball coach, track and cross country coach, associate athletic director and assistant professor in physical education.

In 1975 he became director of Camp Kanuga for Boys and Girls in Hendersonville, North Carolina and still holds this position after six years as the administrator.

In September 1978 he entered The University of Tennessee, Knoxville as a full time doctoral student and served as a graduate assistant in the Educational Administration and Supervision department for two years.

He was admitted to candidacy for the Doctor of Education degree on January 1980, and received the Doctor of Education degree with a major in Educational Administration and Supervision and collateral areas in higher education and industrial management in December 1980.

The author is a member of Phi Delta Kappa and Phi Kappa Phi. He is married to the former Patsy Diana Farmer and they have two sons, William Kyle and Bradley Clifford.

Following the receipt of his doctoral degree, the author plans a career in higher education administration.